

Card Rates of FCNR (B) Loans

Card Rates			
FCNR (B) loan to borrows with ECR and exposure up to Rs. 50 crores based on internal rating			
CRA/CUE Rating	Tenor up to 1 year	Tenor >1 yrs. and up to 2 years	Tenor >2 yrs. and up to 3 years
SB/CUE 1-2	ARR+3.50%	ARR+3.75%	ARR+ 4.00%
SB/CUE 3-5	ARR+3.75%	ARR+4.00%	ARR+ 4.25%
SB/CUE 6-8	ARR+4.00%	Not Eligible	Not Eligible
SB/CUE 9-10	ARR+4.50%	Not Eligible	Not Eligible
Below SB/CUE 10 (Only Rollovers)	ARR+4.50%	Not Eligible	Not Eligible
FCNR (B) loan to borrows with ECR and exposure up to Rs. 50 crores based on External rating			
ECR Rating	Tenor up to 1 year	Tenor >1 yrs. and up to 2 years	Tenor >2 yrs. and up to 3 years
AAA	ARR+3.00%	ARR+3.25%	ARR+3.50%
AA (+/-)	ARR+3.00%	ARR+3.25%	ARR+3.50%
A (+/-)	ARR+3.25%	ARR+3.50%	ARR+3.75%
BBB (+/-)	ARR+4.00%	ARR+4.25%	ARR+4.50%
BB+, BB	ARR+4.50%	Not Eligible	Not Eligible
BB- and below but internal rating up to SB10	ARR+4.50%	Not Eligible	Not Eligible
BB- and below but internal rating below SB10 (Only Rollovers)	ARR+3.50%	Not Eligible	Not Eligible

