

Rating wise Risk Spread

| External Rating | Pre-revised: Spread (%) over IFCI Benchmark Rate | Revised: Spread (%) over IFCI Benchmark Rate |
|------------------------|---|---|
| AAA | NIL | NIL |
| AA+ | NIL | NIL |
| AA | NIL | NIL |
| AA- | NIL | NIL |
| A+ | 0.40 | 0.45 |
| A | 0.65 | 0.75 |
| A- | 0.95 | 1.05 |
| BBB+ | 1.35 | 1.50 |
| BBB | 1.65 | 1.85 |
| BBB- | 2.10 | 2.30 |
| BB+/BB | 3.00 | 3.00 |

Spread (over IBR-ST) for assistance sanctioned under Short Term Loans product, shall be 50% of the spread applicable, for a particular rating grade, as above.

Loans under LAS and real estate sector loans shall carry an additional premium of 0.5% p.a.p.m.