

Interest Rate Matrix w.e.f April 01, 2019

A	<p>LCBD(Post Due Date Confirmation Basis) = LCBD Card Rate - 10.00% p.a</p> <p>The Rates for various tenors and amounts to be as follows:</p> <table border="1" data-bbox="186 268 1432 556"> <thead> <tr> <th>Sr. No.</th> <th>Bill of Exchange Amount</th> <th>Tenor upto 90 days</th> <th>Tenor from 91 days to 120 days</th> <th>Tenor from 121days to 180 days</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Above Rs. 0.50 crore upto Rs. 1.00 crore</td> <td>9.90% p.a</td> <td>9.90% p.a</td> <td>10.00% p.a</td> </tr> <tr> <td>2</td> <td>Above Rs. 1.00 crore upto Rs. 2.00 crores</td> <td>9.85% p.a</td> <td>9.85% p.a</td> <td>10.00% p.a</td> </tr> <tr> <td>3</td> <td>Above Rs. 2.00 crores upto Rs. 4.00 crores</td> <td>9.80% p.a</td> <td>9.85% p.a</td> <td>9.90% p.a</td> </tr> <tr> <td>4</td> <td>Above Rs. 4.00 crores upto Rs. 5.00 crores</td> <td>9.50% p.a</td> <td>9.60% p.a</td> <td>9.70% p.a</td> </tr> <tr> <td>5</td> <td>Above Rs. 5.00 crores</td> <td>9.40% p.a</td> <td>9.50% p.a</td> <td>9.60% p.a</td> </tr> </tbody> </table>	Sr. No.	Bill of Exchange Amount	Tenor upto 90 days	Tenor from 91 days to 120 days	Tenor from 121days to 180 days	1	Above Rs. 0.50 crore upto Rs. 1.00 crore	9.90% p.a	9.90% p.a	10.00% p.a	2	Above Rs. 1.00 crore upto Rs. 2.00 crores	9.85% p.a	9.85% p.a	10.00% p.a	3	Above Rs. 2.00 crores upto Rs. 4.00 crores	9.80% p.a	9.85% p.a	9.90% p.a	4	Above Rs. 4.00 crores upto Rs. 5.00 crores	9.50% p.a	9.60% p.a	9.70% p.a	5	Above Rs. 5.00 crores	9.40% p.a	9.50% p.a	9.60% p.a
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B	<p>Global Rate (GR) – 11.75% p.a [For Domestic Factoring (DF), Reverse Factoring (RF), Import Factoring (IF), & Export Factoring (EF) in INR]</p> <ol style="list-style-type: none"> Client Rating A & B:- 1% p.a above GR, effective 12.75% p.a Client Rating C:- 1.75% p.a above GR, effective 13.50% p.a Client Rating D:- 2% p.a above GR, effective 13.75% p.a Differential higher rates by 50bps for Silent Factoring, undisclosed Escrow Mechanism, RF & IF and 25 bps for DF on unrated debtors. <ul style="list-style-type: none"> Concession of 50 bps in effective rate with recourse period restricted to 5 days for usance period of 30 days across the board. 																														
C	<p>Bank Guarantee (BG) backed Domestic and Reverse Factoring – 50 bps below the applicable Rate for DF & RF in INR.</p>																														
D	<p>Global Rate for EF in FC under 2 Factor Model = 200 bps above 3 months LIBOR</p> <p>The spread for EF under 2 Factor model will be as follows:-</p> <p>Rating –A & B = 50 bps above GR C = 100 bps above GR D = 200 bps above GR</p> <p>In case LIBOR is negative, it shall be taken as “0”.</p> <ul style="list-style-type: none"> In case of EF other than under 2 Factor model, additional 50 bps to be charged over the above mentioned spreads for EF under 2 Factor model. <p>Card Rate for Export Bills Discounting:</p> <table border="1" data-bbox="186 1323 974 1407"> <thead> <tr> <th>Tenor</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Usance upto 3 months</td> <td>3 months LIBOR+225 bps</td> </tr> <tr> <td>Usance > 3 months</td> <td>6 months LIBOR+225 bps</td> </tr> </tbody> </table>	Tenor	Rate	Usance upto 3 months	3 months LIBOR+225 bps	Usance > 3 months	6 months LIBOR+225 bps																								
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E	<p>Export Factoring on Non-Recourse Basis for SBI customers: -</p> <ul style="list-style-type: none"> ➤ Factoring charges of 100 bps of the invoice value. ➤ A flat fee of up to USD/EUR/GBP 50 in respective currency towards document handling charges. 																														

Note: For Factoring Clients, SBIGFL uses a “Credit Evaluation & Scoring System” to grade client risk. The risk grading model comprises four modules each module assesses a particular aspect of the client’s business, which is then translated into a rating expressed from A to D.

The Client Quantity is graded by alphabets, A being the best, and is based on the following assessment of the following 4 modules:

- ❖ Financial Position: Weightage 40%
- ❖ Cash Flow Position: Weightage 30%
- ❖ Management Assessment: Weightage 15%
- ❖ Product & Industry Assessment: Weightage 15%