

Interest Rate Matrix w.e.f December 01, 2024

Prime Reference Rate (PRR) = 9.65% p.a. w.e.f Dec 01, 2024

A	The effective rate for DF, RF, IF, & EF in INR will be “PRR + Spread” - For silent factoring facility, additional 50 bps shall be added to spread and for unrated debtors 25 bps shall be added.																			
B	LCBD Card Rate (Post Due Date Confirmation Basis) The Rates for various tenors to be as follows: <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 33%;">Tenor upto 90 days</th> <th style="width: 33%;">Tenor from 91 days to 120 days</th> <th style="width: 33%;">Tenor from 121days to 180 days</th> </tr> </thead> <tbody> <tr> <td>PRR (-) 1.35% Current Effective Rate is 8.30% p.a</td> <td>PRR (-) 1.00% Current Effective Rate is 8.65% p.a</td> <td>PRR (-) 0.60% Current Effective Rate is 9.05% p.a</td> </tr> </tbody> </table>		Tenor upto 90 days	Tenor from 91 days to 120 days	Tenor from 121days to 180 days	PRR (-) 1.35% Current Effective Rate is 8.30% p.a	PRR (-) 1.00% Current Effective Rate is 8.65% p.a	PRR (-) 0.60% Current Effective Rate is 9.05% p.a												
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C	Card Rate for Bank Guarantee (BG) backed Domestic and Reverse Factoring to be PRR (+) 0.75% p.a. present effective rate 10.40% p.a.																			
D	<u>Pricing for Export Factoring in Foreign Currencies :</u> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 15%;">Client Rating</th> <th style="width: 45%;">Benchmark</th> <th style="width: 40%;">Card Rates - Spread</th> </tr> </thead> <tbody> <tr> <td>A&B</td> <td rowspan="3">Tenor-wise RFR for the respective currencies.</td> <td>USD/EUR/GBP 325 bps</td> </tr> <tr> <td>C</td> <td>375 bps</td> </tr> <tr> <td>D</td> <td>450 bps</td> </tr> </tbody> </table> <p>RFR = Risk Free Reference Rate</p> <p><u>Export LC Bills Discounting Facility:</u></p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 15%;">Currency</th> <th style="width: 30%;">Tenor</th> <th style="width: 55%;">Card Rate</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td rowspan="3">Across all Tenors</td> <td rowspan="3">RFR + 225 bps</td> </tr> <tr> <td>EUR</td> </tr> <tr> <td>GBP</td> </tr> </tbody> </table>		Client Rating	Benchmark	Card Rates - Spread	A&B	Tenor-wise RFR for the respective currencies.	USD/EUR/GBP 325 bps	C	375 bps	D	450 bps	Currency	Tenor	Card Rate	USD	Across all Tenors	RFR + 225 bps	EUR	GBP
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E	Export Factoring on Non–Recourse Basis for SBI customers: - <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. 																			