

WEST BENGAL GRAMIN BANK								
ANNEXURE - II: RATE OF INTEREST - REPO LINKED MSME/BUSINESS LOANS								
w.e.f. 07.01.2026								
SL	Category	LIMIT Details	Reference Bechmark	Credit Rating	Rate Nature	Benchm ark (% p.a.)	Spread (% p.a.)	Effective Rate of Interest (% p.a.)
<b>A</b>	<b>Advance to Micro, Small &amp; Medium Enterprises, both Manufacturing and Service</b>							
1	MSME	Limit upto ₹10.00 lakh	Repo Rate	NA	Floating	5.25	4.50	9.75
2	MSME	Limit over ₹10.00 lakh and upto ₹100.00	Repo Rate	NA	Floating	5.25	4.00	9.25
3	MSME	Over ₹1.00 crore	Repo Rate	WBGBCR1	Floating	5.25	3.25	8.50
	MSME	Over ₹1.00 crore	Repo Rate	WBGBCR2	Floating	5.25	3.50	8.75
	MSME	Over ₹1.00 crore	Repo Rate	WBGBCR3	Floating	5.25	3.75	9.00
	MSME	Over ₹1.00 crore	Repo Rate	WBGBCR4	Floating	5.25	5.50	10.75
	MSME	Over ₹1.00 crore	Repo Rate	WBGBCR5	Floating	5.25	7.00	12.25
<b>B</b>	<b>Ad-Hoc Limit</b>							
	Any Admissible amount			2% p.a. over and above the rate applicable to normal limit.				
<b>C</b>	<b>WBGB GST NEXT</b>							
	MSME	Up to Rs. 5.00 Crore	Repo Rate	WBGBCR1	Floating	5.25	3.25	8.50
	MSME	Up to Rs. 5.00 Crore	Repo Rate	WBGBCR2	Floating	5.25	3.50	8.75
	MSME	Up to Rs. 5.00 Crore	Repo Rate	WBGBCR3	Floating	5.25	3.75	9.00
	MSME	Up to Rs. 5.00 Crore	Repo Rate	WBGBCR4	Floating	5.25	5.50	10.75
	MSME	Up to Rs. 5.00 Crore	Repo Rate	WBGBCR5	Floating	5.25	6.75	12.00
<b>D</b>	<b>TRANSPORT LOAN ABOVE Rs. 10.00 Lakh</b>							

1	MSME	New Vehicle	Repo Rate	WBGBCR1	Floating	5.25	4.00	9.25
2	MSME	New Vehicle	Repo Rate	WBGBCR2	Floating	5.25	4.50	9.75
3	MSME	New Vehicle	Repo Rate	WBGBCR3	Floating	5.25	5.00	10.25
4	MSME	Used Vehicle	Repo Rate	WBGBCR1	Floating	5.25	5.00	10.25
5	MSME	Used Vehicle	Repo Rate	WBGBCR2	Floating	5.25	5.50	10.75
6	MSME	Used Vehicle	Repo Rate	WBGBCR3	Floating	5.25	6.00	11.25
<b>E</b>	<b>MORTGAGE LOAN - BUSINESS END USE</b>							
2	MSME - Term Loan	LTV upto 50%	Repo Rate	NA	Floating	5.25	3.00	8.25
4	MSME - Term Loan	LTV >50% - 65%	Repo Rate	NA	Floating	5.25	3.50	8.75
6	MSME - Overdraft	LTV upto 50%	Repo Rate	NA	Floating	5.25	3.50	8.75
8	MSME - Overdraft	LTV >50% - 65%	Repo Rate	NA	Floating	5.25	4.00	9.25
<b>F</b>	<b>PMSVANIDHI</b>	As per Table No. A Above						
<b>G</b>	<b>WBGB ANNAKUT SCHEME</b>		Repo Rate	WBGBCR1	Floating	5.25	2.90	8.15
			Repo Rate	WBGBCR2	Floating	5.25	3.20	8.45
			Repo Rate	WBGBCR3	Floating	5.25	3.40	8.65
			Repo Rate	WBGBCR4 & Below	Floating	5.25	4.75	10.00
<b>H</b>	<b>WBGB SAMPURNA: Enterprise Finance</b>		Repo Rate	X	Floating	5.25	4.50	9.75
<b>I</b>	<b>Scheme For Extending Loans for</b>		Repo Rate	X	Floating	5.25	6.50	11.75