

Sumitomo Mitsui Banking Corporation
India Branches

A. MCLR;

Tenor	MCLR Effective June 29, 2025	Existing MCLR
Overnight (1 to 29 days)	6.75%	7.00%
One Month (30 to 89 days)	6.75%	7.00%
Three Month (90 to 179 days)	6.75%	7.05%
Six Month (180 to 359 days)	6.90%	7.10%
Twelve Month (>= 360 days)	6.95%	7.15%

B. External Benchmark Rate (the EBR) for floating rate INR loans to MSMEs;

Benchmark	EBR Effective June 29, 2025	Existing EBR
FBIL 3M T-Bill Yield	5.32%	5.64%

C. Next review date: July 24, 2025

D. Next effective date for MCLR and EBR: July 29, 2025*.

Disclaimer

1. The above rates are subject to change from time to time. Please check current rates from Branch on the date of the transaction.

**In case of any change, same will be duly notified.*