

Sumitomo Mitsui Banking Corporation
India Branches

A. MCLR;

Tenor	MCLR Effective October 28, 2024	Existing MCLR
Overnight (1 to 29 days)	7.55%	7.50%
One Month (30 to 89 days)	7.55%	7.50%
Three Month (90 to 179 days)	7.65%	7.65%
Six Month (180 to 359 days)	7.80%	7.75%
Twelve Month (>= 360 days)	7.85%	7.85%

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

Benchmark	EBR Effective October 28, 2024	Existing EBR
FBIL 3M T-Bill Yield	6.45%	6.55%

C. Next effective date for MCLR and EBR: November 27, 2024*.

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.*