

Sumitomo Mitsui Banking Corporation
India Branches

A. MCLR;

Tenor	MCLR Effective Aug 01, 2026	Existing MCLR
Overnight (1 to 29 days)	7.00%	6.80%
One Month (30 to 89 days)	7.00%	6.80%
Three Month (90 to 179 days)	7.25%	7.30%
Six Month (180 to 359 days)	7.45%	7.60%
Twelve Month (>= 360 days)	7.65%	7.80%

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

Benchmark	EBR Effective Aug 01, 2026	Existing EBR
FBIL 3M T-Bill Yield	5.35%	5.21%

C. Next review date: Aug 24, 2026

D. Next effective date for MCLR and EBR: Aug 29, 2026*.

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.*