

Sumitomo Mitsui Banking Corporation
India Branches

A. MCLR;

Tenor	MCLR Effective Sep 29, 2026	Existing MCLR
Overnight (1 to 29 days)	5.95%	6.70%
One Month (30 to 89 days)	5.95%	6.70%
Three Month (90 to 179 days)	6.25%	6.95%
Six Month (180 to 359 days)	6.70%	7.20%
Twelve Month (>= 360 days)	7.15%	7.40%

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

Benchmark	EBR Effective Sep 29, 2026	Existing EBR
FBIL 3M T-Bill Yield	5.38%	5.28%

C. Next review date: Oct 26, 2026

D. Next effective date for MCLR and EBR: Oct 31, 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.*