

STAR HOME LOAN - FESTIVAL OFFER

1. Festival Offer valid till 31.12.2009.
2. The offer is available for all loans above Rs.20.00 lacs & upto Rs.150.00 lacs .
3. Highlight is offer of concessional Fixed Rate of Interest for the first two years and later migrate to regular floating Rate of Interest only from 01.01.2012.
4. Concessional Rate of Interest :

	<u>First year</u>	<u>Second year</u>
Upto Rs.50.00 lacs	8.50% *	9.25%
Above Rs.50.00 lacs upto Rs.150.00 lacs	9.50%	9.75% to 10.50%

- For loan repayment upto 15 years only.
5. Processing charges waived.
 6. Take over of Home Loans from other Banks/Financial Institutions considered, subject to conditions.
 7. **Free** Personal Accident Insurance cover available for all Loans.
 8. Optional Life Insurance cover is also available. The premium for the same can be included in the Loan amount.