

HEAD OFFICE – RETAIL BANKING DEPARTMENT
RETAIL LOANS – INTEREST RATES W.E.F. 06/11/2008

		RATE OF INTEREST			PROCESSING CHARGES
1. Housing Loan		Upto Rs.30 lacs	> Rs.30 lacs upto Rs.50 lacs	Above Rs.50 lacs	
Floating Category					
Upto 5 years		8.75	9.50	10.25	For Individuals – <u>Upto Rs.30 lacs</u> – one time - 0.55% of loan amount Min. Rs. 3,000/- Max. Rs.10,000/-
More than 5 yrs and upto 10 yrs		9.00	9.75	10.50	
More than 10 yrs & upto 15 years		9.25	10.00	10.75	
Above 15 years		9.25	10.25	11.00	Rs.30 to Rs.50 lacs – Flat – Rs.15,000/- Rs.50 to Rs.100 lacs –Rs.20,000/- Above Rs.100 lacs - Rs.25,000/- Above Rs.300 lacs - Rs.50,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals.
Fixed Rate of Interest	Not Offered				
2. Personal Loan					
a	i)Consumer Durable Loan ii)Personal Loan Scheme	- Secured - 12.75% - Clean/Unsecured - 13.50%			} 1.10% of loan amount Min. Rs.1,000/- Max. Rs.5,000/-
b	Senior Citizen Loan Scheme	12.00%			
					Pensioner – 1.10% of Loan Amount Min. Rs.500/- Max. Rs.1,100/- <u>Senior Citizen</u> - No Processing Charges
3. Vehicle Loan		Repayment	Upto Rs.10 lacs	Above Rs.10 lacs	
a	Two wheelers	} Upto 3 yrs Above 3 yrs	11.00	12.00	Upto 25,000/- - Rs.1000/- Above Rs.25,000/- upto Rs.25 lacs - 1.10% of loan amount – Min. Rs.1500/- Max. Rs.5000/- Above Rs.25 lacs - 0.25% Max. Rs.15,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals. No processing charges for Senior Citizen, Retired Employees and Pensioners drawing Pension from the Bank.
b	For New cars		11.50	12.50	
c	For old cars	3 years	12.00	13.00	
4. Education Loans					
Upto Rs.4 lacs		10.75			} For studies in India - NIL For studies abroad - NIL
Above Rs.4 lacs & upto Rs.7.50 lacs		11.25			
Above Rs.7.50 lacs		12.00			