

Corporation Bank. HO. Mangaluru

खुदरा ऋण प्रभाग RETAIL LENDING DIVISION

Display of Information pertaining to Loans to Individual Borrowers under Retail Loans [Corp Schemes]

SN	Particulars	Housing Loans	Vehicle Loans	Education Loans	Loans to Doctors/ Professionals	Loans to Traders/ Businessmen	Loan against property	Personal Loans
			[Four Wheelers for personal use]					
A	Interest Rate Range for the Preceding Quarter in %							
A-1	Interest Rate Range from To	9.55	9.85	11.45	11.45	10.90	11.90	13.45
		9.80	11.80	11.80	12.70	12.40	13.90	14.45
A-2	Mean Rate	9.68	10.83	11.63	12.08	11.65	12.90	13.95
B	Total Fees & Charges Applicable to Loans to Individual Borrowers							
B-1	Processing Charges	# No Proc. Charges	# 0.50 % of the loan amount	-NA-	# No Proc. Charges	# 0.25% of limit for OD facility and 0.50% of limit for term loan	0.50% of limit for OD facility and 1% of limit for term loan	1.50% of the loan amount.
B-2	Legal Charges	Rs.1000/- to Rs.3000/-	-NA-	Rs.1000/- to Rs.3000/- Where immovable property is given as security				-NA-
B-3	Valuation Charges	Rs.1500/- to Rs.2500/-	-NA-	Rs.1500/- to Rs.2500/- Where immovable property is given as security				-NA-
C	Annual Percentage Rate [APR] → for Term Loans → Per Lakh*							
C-1	Rate of Interest	9.55	9.85	11.45	11.45	10.90	11.90	13.45
C-2	One time Charges in Rs.	2600	100	0	2600	2600	2600	0
C-3	Variable Charges Rs.	0	500		250	500	500	1500
C-4	Repayment Tenor Years	30	7	10	10	7	10	5
C-5	APR [%]	9.64	9.94	11.45	11.74	11.34	12.21	13.75

Applicable for Current Quarter of FY 2016-17

During Festival Offer from 01.10.2016 to 31.01.2017

Note: Where Building is given as security to the loan, insurance premium of Building shall be borne by the Borrower. Stamp Duty, Registration Charges differ from State to State and to be borne by the Borrower.