

**INFORMATION ON INTEREST RATES AND SERVICE CHARGES AS PER RBI
FORMAT**

1. CORP HOME Loan tenor	Upto Rs.30 lakhs		Above Rs.30 lakhs & upto Rs.50 lakhs		Above Rs.50 lakhs		Processing Charges
	Floating	Fixed	Floating	Fixed	Floating	Fixed	
Upto 5 years	8.75%	11.00%	9.50%	11.50%	10.00%	11.50%	0.50% of loan Amount Max of 50000/-
Above 5 & upto 15 years	9.50%		10.00%		10.50%		
Above 15 yrs & upto 20 years	9.75%		10.50%		10.75%		
Above 20 & upto 25 years	10.25%		10.75%		11.00%		

2. PERSONAL LOAN	Rate of interest [irrespective of Limit]	Processing charges
a. Corp Consumer	13.50%	Rs.500/- irrespective of loan amount, inclusive of service tax.
b. Corp Personal Loan	15.00% (14.00% where salary is routed & undertaking letter is available)	1.50% of the loan amount subject to a minimum of Rs.500/- (charges are inclusive of service tax)

3. VEHICLE LOAN	Rate of interest [irrespective of number of vehicle]	Processing Charges
a. Corp Vehicle	Upto the tenor of 3 years. 10.50% Above 3 yrs & upto 5 years. 11.00% Above 5 yrs & upto 7 years. 11.25%	For Two & Three wheelers: 0.50% of the loan amount subject to minimum of Rs.500/- Four wheelers: 1% of loan amount subject to minimum of Rs.1000/- (charges are inclusive of service tax)

4. EDUCATION LOAN	Rate of interest [For Studies in India & Abroad]	
	Upto Rs.7.50 lakhs	Above Rs.7.50 lakhs
	Unsecured	Secured
Corp Vidya	Upto Rs.4.00 lacs: 11.00% Above Rs.4.00 lacs & Upto Rs.7.50% lacs 12.00%	Above Rs.7.50 lacs 11.50%
Processing Charges	For studies in India – NIL-. For studies abroad: Rs. 2000/- collected upfront, to be refunded on availing the loan.	

CONVERSION CHARGES UNDER HOUSING LOAN :

- A. **From Floating to Fixed Rate Optin** : 1% of the outstanding balance, inclusive of up to date interest as on the date of conversion.

B. From Fixed to Floating Rate Option : The existing fixed rate loans including those already subjected to reset, where rate of interest charged is below 12% can be converted to floating rate at the option of the borrower at the time of next reset by payment of conversion charges at 1% on the loan amount outstanding as on the date of conversion.

The existing fixed rate loans including those already subjected to reset, where rate of interest charged is 12% and above, can be converted to floating rate at the option of the borrower at any time during the currency of the loan by payment of conversion charges at 2% on the loan amount outstanding as on the date of conversion.