

## Retail Lending Division - HO

Corp Scheme-Interest Rates - applicable for the period from 01.08.2018 to 14.08.2018

3 Months MCLR (%) 8.40

One Year MCLR (%) 8.85



SCHEMES		SPREAD	ROI %	Concession during FO-18	Effect. ROI during FO-18	Processing Fees w.e.f. 01.08.2018 under Festival Offer-2018 valid till 31.12.2018[HO Cir.459/2018]
CORP HOME FLOATING RATE	For Employees of Central / State Govt & Defence Personnel (3M MCLR + Spread) upto Rs 2.00 Crore	0.10	8.50	0.10	8.40	No processing charges (only in case of Govt. employees as per HOC 625/2017)
	Upto 2 Crore	0.10	8.95	0.10	8.85	No processing charges during FO-2018
	Above 2 Crores	0.35	9.20	-	-	0.50% of loan amount (Max Rs.50,000/-)
CORP HOME FIXED RATE	Upto 25 Lakhs	3.10	11.95	-	-	
	Above 25 Lakhs	3.60	12.45	-	-	
Pradhan Mantri Awas Yojana (CPMAY)		0.10	8.95	0.10	8.85	No processing charges during FO-2018
CORP GHAR SHOBHA		0.50	9.35	-	-	50 % Concession under FO-2018 (collect 0.25 %, Min of Rs.1000/-)
CORP GHAR SANSAR		0.50	9.35	-	-	1.00 %, Max. of Rs.10000/-
CORP VEHICLE	Two Wheeler Loan [personal use] [CVEHI]	3.60	12.45	-	-	Two/Three-wheeler: 0.50% Min. Rs.500/-
	Personal Vehicles upto Rs 50 Lakhs [personal use] [CVEHI]	0.65	9.50	-	-	No processing charges during FO-2018
	Personal Vehicles Above Rs 50 Lakhs [Personal use] [CVEHI]	1.15	10.00	-	-	
	For Employees of Central / State Govt & Defence Personnel, Upto Rs 50 lakhs (1 Yr MCLR)	0.00	8.85	-	-	No processing charges (only in case of Govt. employees as per HOC 625/2017)
	Commercial Vehicles /Vehicles used for commercial purposes, irrespective of loan amount & CGTMSE cover [CCVL]	2.35	11.20	-	-	0.75%, Min. of Rs.2000/-
CORP PERSONAL	a) Where both, the salary is routed & undertaking letter is available b) Pensioners drawing pension through the Branch	4.00	12.85	-	-	1.50% Min. of Rs.500/-
	For others	5.00	13.85	-	-	
CORP VIDYA	Upto 7.50 lakhs	2.00	10.85	-	-	Studies in India – Nil Studies abroad: Rs. 2000/- Refundable on availment.
	Above 7.50 lakhs	2.35	11.20	-	-	
	Educational loans under Vocational & Skill development courses [CVDVC]	1.50	10.35	-	-	
CORP VYAPAR	Upto 5 crores	1.45	10.30	-	-	50 % Concession under FO-2017 , available to fresh sanctions only [ Collect 0.50% for TL and 0.25% for OD/CC]
	Above 5 crores	2.95	11.80	-	-	Term Loan/Demand Loan: 1% of limit sanctioned. Running a/c: 0.50% of limit
CORP APNI DUKAN		3.25	12.10	-	-	1.00 % of Loan Amount
CORP PROFESSIONAL		2.35	11.20	-	-	50% concession during FO-2018 [collect 0.375 % of loan amt. Min. of Rs.2500/-]
CORP DOCTOR PLUS	Upto 5 crores	2.00	10.85	-	-	50% concession during EFO-2018 [collect 0.25 % of loan amt. Min. of Rs.1000/-]
	Above 5 crores	2.75	11.60	-	-	0.50% of the loan amount subject to a minimum of Rs.1000/-
CORP MORTGAGE	for MSME (CMORS / CMTSC)	2.45	11.30	-	-	Term Loan : 1.00 %, Running a/c: 0.50% on sanction & at the time of renewal every year.
	For Others (CMORT/CMTCC)	4.45	13.30	-	-	
CORP SURYA RASHMI		0.10	8.95	-	-	0.50% Min of Rs 500/-
CORP SHUBHA VIVAH		4.00	12.85	-	-	1.00% Max. of Rs.5,000/-
CORP DEMAT		3.35	12.20	-	-	0.50%, min. Rs 500/- & max Rs 5000/-
CORP MITRA		4.00	12.85	-	-	Demand Loan: 1.00 %, Min. Rs.500/- Running a/c: 0.50% ,Min.Rs.250/- on sanction and at the time of renewal every year.
CORP RENTAL	Where Bank is Lessee	1.75	10.60	-	-	50 % concession under FO-2018 [collect 0.50% of loan amount]
	All others	3.25	12.10	-	-	
CORP SITE		5.75	14.60	-	-	Application money: Rs.500/- irrespective of loan amount Allotment money: 0.50%, subject to a minimum of Rs.1000/-
CORP SHELTER	Floating	1.35	10.20	-	-	NIL
	Fixed	1.85	10.70	-	-	
LOAN AGAINST GOVT. SECURITIES / Life. Policies		2.85	11.70	-	-	NIL

Please refer to Interest Rate Circular issued by HO-CPPS for details.