

## INTEREST RATE STRUCTURE FOR CORP SCHEMES - w.e.f. - 01 Nov 2015

[ The interest rates are linked to the Base Rate and subject to revision from time to time ]

[Present BASE RATE 9.65% p.a. from 08.10.2015]

**The new rates are applicable to only Loans initially disbursed on or after 8th Oct 2015**

SCHEME	BR + Spread	ROI %
<b>CORP HOME &amp; NRI Floating Rate [Rate for all tenors]</b>	Upto 2 Crores	BR+ 0.00 <b>9.65</b>
	Above 2 Crores	BR+ 0.25 <b>9.90</b>
<b>CORP HOME &amp; NRI Fixed Rate [For all tenors]</b>	Upto 25 Lakhs	BR+ 3.00 <b>12.65</b>
	Above 25 Lakhs	BR+ 3.50 <b>13.15</b>
<b>CORP GHAR SHOBHA</b>	BR+ 0.40	<b>10.05</b>
<b>CORP GHAR SANSAR</b>	BR+ 0.40	<b>10.05</b>
<b>PRADHAN MANTRI AWAS YOJANA</b>	BR+ 0.00	<b>9.65</b>
<b>CORP VEHICLE [Upto 7 years, 2 wheelers upto 3 years &amp; 3 wheelers 5 years]</b>	Two Wheeler Loan [personal use] [CVEHI]	BR+ 3.50 <b>13.15</b>
	Personal Vehicles up to Rs 50 Lakhs [personal use] [CVEHI]	BR+ 0.55 <b>10.20</b>
	Personal Vehicles Above Rs 50 Lakhs [Personal use] [CVEHI]	BR+ 1.05 <b>10.70</b>
<b>Corp Commercial Vehicle Loan [up to 7 years]</b>	Commercial Vehicles /Vehicles used for commercial purposes, irrespective of loan amount & CGTMSE cover Commercial Vehicles [CCVL]	BR+ 2.25 <b>11.90</b>
<b>CORP PERSONAL</b>	a) Where both, the salary is routed & undertaking letter is available b) Pensioners drawing pension through the Branch	BR+ 3.90 <b>13.55</b>
	For others	BR+ 4.90 <b>14.55</b>
<b>CORP VIDYA</b>	Amt. up to 4 Lakhs	BR+ 1.75 <b>11.40</b>
	Above Rs. 4 to 7.50 lakhs	BR+ 2.75 <b>12.40</b>
	Above 7.50 lakhs	BR+ 2.25 <b>11.90</b>
	Educational loans under vocational & Skill development courses	BR+ 1.65 <b>11.30</b>
<b>CORP VYAPAR</b>	Upto 5 crores	BR+ 1.35 <b>11.00</b>
	Above 5 crores	BR+ 2.85 <b>12.50</b>
<b>CORP MORTGAGE</b>	For Others	BR+ 4.35 <b>14.00</b>
	for MSME	BR+ 2.35 <b>12.00</b>
<b>CORP PROFESSIONAL</b>	BR+ 2.25	<b>11.90</b>
<b>CORP SHUBHA VIVAH</b>	BR+ 3.90	<b>13.55</b>
<b>CORP DEMAT</b>	BR+ 3.25	<b>12.90</b>
<b>CORP MITRA</b>	BR+ 3.90	<b>13.55</b>
<b>CORP APNI DUKAN</b>	BR+ 3.15	<b>12.80</b>
<b>CORP DOCTOR PLUS</b>	Upto 5 crores	BR+ 1.90 <b>11.55</b>
	Above 5 crores	BR+ 2.65 <b>12.30</b>
<b>CORP RENTAL</b>	Upto Rs 5.00 Crores, Where Bank is Lessee	BR+ 1.65 <b>11.30</b>
	All others	BR+ 3.15 <b>12.80</b>
<b>CORP SITE</b>	BR+ 5.65	<b>15.30</b>
<b>CORP TUTOR FEE</b>	BR+ 2.25	<b>11.90</b>
<b>CORP SHELTER</b>	Floating	BR+ 1.25 <b>10.90</b>
	Fixed	BR+ 1.75 <b>11.40</b>
<b>CORP CA / CS</b>	Up-to Rs 1 Crore	BR+ 2.25 <b>11.90</b>
	Above Rs 1 Crore	As per gradation as applicable to SME loans
<b>Loan against LIC Policies/ NSC/Govt. Securities / RBI Rif. Bonds etc.</b>	BR+ 2.75	<b>12.40</b>
* For Running accounts, applicable ROI shall be modified at the time of review / renewal ** Conditions apply		