

CORP SCHEMES - INTEREST RATES – w.e.f 01.06.2015

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

Present Base Rate is 10% p.a from 01.06.2015

Corp Home & Corp Home Premium NRI Schemes	FLOATING RATE		FIXED RATE	
	Upto Rs.2 crore	Above Rs.2 crore	Upto Rs.25 lakh	Above Rs.25 lakh
For all Tenors	BR = [10.00%]	BR+0.25% =[10.25%]	BR + 2.85% = [12.85%]	BR + 3.35% = [13.35%]

SCHEME	Rate of Interest	SCHEME	Rate of Interest
CORP GHAR SHOBHA	BR + 0.25% = 10.25%	CORP MITRA	BR + 3.75% = 13.75%
CORP GHAR SANSAR	BR + 0.25% = 10.25%	CORP APNI DUKAN	BR + 3.00% = 13.00%
CORP DOCTOR PLUS	Upto Rs.5 crore: BR + 1.75% = 11.75%	CORP VYAPAR	Upto Rs.5 crore : BR + 2.00% = 12.00%
	Above Rs.5 crore : BR + 2.50% = 12.50%		Above Rs.5 crore: BR + 2.75% = 12.75%
CORP MORTGAGE	For Others : BR + 4.10% = 14.10%	CORP RENTAL	Upto Rs.5 crore where bank is lessee: BR+1.50%=11.50%
	For MSME : BR + 2.10% = 12.10%		In all other cases: BR+3.00%= 13.00%
CORP PROFESSIONAL	BR + 2.10% = 12.10%	CORP SITE	BR + 5.50% = 15.50%
CORP SHUBHA VIVAH	BR + 3.75% = 13.75%	CORP TUTOR FEE	BR + 2.10% = 12.10%
CORP DEMAT	BR + 3.10% = 13.10%		

Tenor	Personal Vehicles / Vehicle used for personal use			Commercial Vehicles /Vehicles used for commercial purposes, irrespective of loan amount & CGTMSE cover
	Two Wheelers	Other than two wheelers		
		Upto Rs.50 lakhs	Above Rs.50 lakhs	
Upto 7 years [2 wheelers →3 years & 3 wheelers →5 years]	BR+3.25% =13.25%	BR+0.40% =10.40%	BR+0.90% = 10.90%	BR+2.00% = 12.00%
Nomenclature	CVEHI			CCVL

CORP PERSONAL SCHEME	a) Where both, the salary is routed & undertaking letter is available b) Pensioners drawing pension through the Branch	BR + 3.75% = 13.75%
	For others	BR + 4.75% = 14.75%
CORP VIDYA SCHEME	Up to Rs. 4.00 lakhs	BR + 1.60% = 11.60%
	Above Rs.4 lakhs & upto Rs.7.50 lakhs	BR + 2.60% = 12.60%
	Above Rs.7.50 lakhs	BR + 2.10% = 12.10%
	Education Loan for vocational & skill development courses	BR + 1.50% = 11.50%
CORP SHELTER	Floating	BR + 1.10% = 11.10%
	Fixed	BR + 1.60% = 11.60%

CORP CA & CORP CS [size of exposure-combination of Term / Demand / Working capital]	
Upto Rs.1 crore	BR + 2.10% = 12.10%
Above Rs.1 crore	As per gradation as applicable to SME
Loan against LIC Policies/NSC/ Govt. Securities/ RBI relief bonds etc	BR + 2.60% = 12.60%