

Interest Rate chart

Corp Scheme-Interest Rates - applicable from 15.09.2019

		3 Months MCLR (%)	8.35			
		One Year MCLR (%)	8.65			
SCHEMES		SPREAD	ROI %	Concession during MO-19	Effective ROI during MO-19	Processing Fees w.e.f. 01.06.2019 (Concession under Monsoon Offer-2019 valid till 30.09.2019) [Excluding GST]
CORP HOME FLOATING RATE	For Employees of Central / State Govt & Defence Personnel (3M MCLR + Spread), up to Rs 2.00 Crore	0.10	8.45	-	-	No processing Charges
	Upto 2 Crores	0.10	8.75	0.10	8.65	No processing charges during Monsoon Offer-2019
	Above 2 Crores	0.35	9.00	-	-	0.50% of loan amount (Max Rs.50,000/-)
CORP HOME FIXED RATE	Upto 25 Lakhs	3.10	11.75	-	-	
	Above 25 Lakhs	3.60	12.25	-	-	
Pradhan Mantri Awas Yojana CPMAY	Upto 2 Crores	0.10	8.75	0.10	8.65	No processing charges during Monsoon Offer-2019
	Above 2 Crores	0.35	9.00	-	-	EWC/LIG-> Loan amount upto 6 Lakh : Nil MIG-I-> Loan amount upto 9 Lakh : Nil MIG-II-> Loan amount upto 12 Lakh : Nil [0.50% of the Loan amount(Max Rs.50,000/-) beyond threshold limits mentioned above in each category]
CORP GHAR SHOBHA		0.50	9.15	-	-	0.50 % , Min of Rs.1000/-
CORP GHAR SANSAR		0.50	9.15	-	-	1.00 % , Max. of Rs.10000/-
CORP VEHICLE	Two Wheeler Loan [personal use] [CVEHI]	3.60	12.25	-	-	<u>Two/Three-wheeler</u> : 0.50% Min. Rs.500/-
	Personal Vehicles upto Rs 50 Lakhs [personal use] [CVEHI]	0.65	9.30	-	-	No processing charges during Monsoon Offer-2019
	Personal Vehicles Above Rs 50 Lakhs [Personal use] [CVEHI]	1.15	9.80	-	-	
	For Employees of Central / State Govt & Defence Personnel, Upto Rs 50 lakhs (1 Yr MCLR)	0.00	8.65	-	-	
	Commercial Vehicles /Vehicles used for commercial purposes, irrespective of loan amount & CGTMSE cover [CCVL]	2.35	11.00	-	-	Three-wheeler: 0.50% Min. Rs.500/- Others: 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	12.65	-	-	1.50% Min. of Rs.500/-
	For others	5.00	13.65	-	-	
CORP VIDYA	Upto 7.50 lakhs	2.00	10.65	-	-	Studies in India – Nil Studies abroad: Rs. 2000/- Refundable on availment.
	Above 7.50 lakh upto 10 lakh(Study in India) Above 7.50 lakh upto 20 lakh(Study Abroad)	2.35	11.00	-	-	
	Educational loans under Vocational & Skill development courses [CVDVC]	1.50	10.15	-	-	
CORP VIDYA PLUS	Above 10 lakh(Study in India) Above 20 lakh(Study Abroad)	2.45	11.10	-	-	
CORP VYAPAR	Upto 5 crores	1.45	10.10	-	-	Term Loan/Demand Loan: 1% of limit sanctioned. Running a/c: 0.50% of limit sanctioned to be collected on sanction and at the time of renewal every year
	Above 5 crores	2.95	11.60	-	-	
CORP APNI DUKAN		3.25	11.90	-	-	1.00 % of Loan Amount
CORP PROFESSIONAL		2.35	11.00	-	-	Term Loan/Demand Loan: 0.75% Min. of Rs.5000/-
CORP DOCTOR PLUS	Upto 5 crores	2.00	10.65	-	-	0.50% of the loan amount subject to a minimum of Rs.1000/-
	Above 5 crores	2.75	11.40	-	-	
CORP MORTGAGE	for MSME (CMORS / CMTSC)	2.45	11.10	-	-	Term Loan : 1.00 % , Running a/c: 0.50% on sanction & at the time of renewal every year.
	For Others (CMORT/CMTCC)	4.45	13.10	-	-	
CORP SURYA RASHMI	Upto Rs 5.00 Lakhs only	0.10	8.75	-	-	0.50% Min of Rs 500/-
CORP SHUBHA VIVAH		4.00	12.65	-	-	1.00% Max. of Rs.5,000/-
CORP DEMAT		3.35	12.00	-	-	0.50%, min. Rs 500/- & max Rs 5000/-
CORP MITRA		4.00	12.65	-	-	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	10.40	-	-	1% of Loan Amount
	All others	3.25	11.90	-	-	
CORP SITE		5.75	14.40	-	-	Application money: Rs.500/- irrespective of loan amount Allotment money: 0.50%, subject to a minimum of Rs.1000/-
CORP SHELTER	Floating	1.35	10.00	-	-	NIL
	Fixed	1.85	10.50	-	-	
LOAN AGAINST GOVT. SECURITIES / Life. Policies		2.85	11.50	-	-	NIL

Please Visit nearest Corp Branch for more details...