

## PRESENT INTEREST RATE STRUCTURE FOR CORP SCHEMES

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

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

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