

DISPLAY OF INFORMATION AS PER RBI GUIDELINES-INTEREST RATE RANGE OF CONTRACTED LOANS

| Sr.No. | Name of Retail Loans | Variants | Interest rate range of contracted loans (Retail Loans) for the Quarter ended 31.12.2018 | | |
|--------|------------------------------|---|---|---|--------------------|
| | | | Minimum | Maximum | Mean Interest Rate |
| 1 | Housing Loans | Upto 2 houses, irrespective of loan limit | 8.75% | 8.85% | 8.80% |
| | | 3 rd house onwards | 9.25% | 9.25% | 9.25% |
| 2 | Education Loan | Oriental Education Loan | 8.75% | 10.75% | 9.75% |
| | | Skill Development Scheme | 10.25% | 10.25% | 10.25% |
| | | * 0.50% concession for Girl Student/ SC/ ST/ Disabled, subject to minimum of MCLR | | | |
| 3 | Vehicle Loan | Car / Vehicle Loan for new vehicle | 9.05% | 11.25% | 10.15% |
| | | For second hand vehicle | 12.00% | 12.50% | 12.25% |
| 4 | Earnest Money Finance Scheme | Earnest Money Finance Scheme | 8.75% | 8.75% | 8.75% |
| 5 | Loan Against Property | Oriental Mortgage Loan Scheme (OMLS) | 11.00% | 11.50% | 11.25% |
| 6 | Personal Loan | Central/ State & PSU employees | 11.50% | 11.50% | 11.50% |
| | | Corporate Employees | 12.50% | 12.50% | 12.50% |
| | | Top up home loan | 9.25% | 9.75% | 9.50% |
| 7 | Loan against Govt.Securities | Loan against Govt.Securities | 10.75% | 10.75% | 10.75% |
| 8 | Reverse Mortgage | Reverse Mortgage | 12.75% | 12.75% | 12.75% |
| 9 | Loan against Deposit | Loan against Deposit | 1.00 % over the applicable rate of Interest | 2.00 % over the applicable rate of Interest | |