

RATE OF INTEREST ON RETAIL LOAN SCHEMES w.e.f. 01.10.2019				
RBLR Benchmark (w.e.f. 20.08.2019)		8.20 (%)		
SCHEME	PARTICULARS OF INTEREST RATE			
<b>EDUCATION LOAN</b>  <b>Note:</b> 0.50% concession for Girl Student/ SC/ ST/ Disabled, subject to minimum RBLR	For students and working professionals	Up to ₹4.00 Lakh		RBLR + 2.10%
		Above ₹4.00 Lakh & Upto ₹7.50 Lakh	Credit Guarantee Coverage	RBLR + 2.10%
			Secured by Immovable Property or Tangible Assets	RBLR + 1.85%
		Above ₹7.50 Lakh		RBLR + 1.85%
	For Category A institutions			RBLR+ 0.10%
	For Category B institutions			RBLR + 0.60%
	Scheme for Vocational Education & Training (Skill Development)			RBLR + 1.60%
To staff or wards of staff where staff stands as co-borrower			RBLR	
<b>HOME LOAN</b> (Upto 2 houses) <b>Card Rates</b>	<b>A. LOAN AMOUNT UPTO ₹ 75 LAKH</b>			
	<b>CIBIL CV Score</b>	<b>LTV</b>	<b>Tenure of Loan</b>	<b>ROI</b>
	Upto 700 (Including -1)	Upto 75%	> 20 Years	RBLR+0.25%
			≤20 Years	RBLR+0.15%
		Above 75%	> 20 Years	RBLR+0.35%
			≤20 Years	RBLR+0.25%
	701 to 800	Upto 75%	> 20 Years	RBLR+0.20%
			≤20 Years	RBLR+0.10%
		Above 75%	> 20 Years	RBLR+0.30%
			≤20 Years	RBLR+0.20%
	> 800	Upto 75%	> 20 Years	RBLR+0.15%
			≤20 Years	<b>RBLR+0.05%</b>
		Above 75%	> 20 Years	RBLR+0.25%
			≤20 Years	RBLR+0.15%
	<b>B. LOAN AMOUNT ABOVE ₹ 75 LAKH</b>			
	Upto 700 (Including -1)	Upto 75%	> 20 Years	RBLR+0.60%
≤20 Years			RBLR+0.50%	
701 to 800	Upto 75%	> 20 Years	RBLR+0.55%	
		≤20 Years	RBLR+0.45%	
> 800	Upto 75%	> 20 Years	RBLR+0.50%	
		≤20 Years	<b>RBLR+0.40%</b>	
<b>CRE HOME LOAN</b> (Loan for 3 <sup>rd</sup> house onwards)	1% Above card Rates			
<b>TOP UP HOME LOAN</b>	Upto ₹ 25.00 lakh		RBLR+0.60%	
	Above ₹ 25.00 lakh		RBLR+1.10%	

CAR/ FOUR WHEELER LOAN SCHEME IN THE NAME OF INDIVIDUALS	<b>CIBIL CV Score</b>	<b>Tenure of Loan</b>	<b>ROI</b>
	Upto 700 (Including -1)	> 5 Years	RBLR+0.55%
		≤ 5 Years	RBLR+0.45%
	701 to 800	> 5 Years	RBLR+0.30%
		≤ 5 Years	RBLR+0.20%
	> 800	> 5 Years	RBLR+0.20%
≤ 5 Years		RBLR+0.10%	
CAR/ FOUR WHEELER LOAN SCHEME IN THE NAME OF NON INDIVIDUALS (BASED ON CMR)	<b>CMR</b>	<b>Tenure of Loan</b>	<b>ROI</b>
	1 - 3	> 5 Years	RBLR+0.35%
		≤ 5 Years	RBLR+0.25%
	4 - 5	> 5 Years	RBLR+0.55%
		≤ 5 Years	RBLR+0.45%
	6 - 10	> 5 Years	RBLR+0.75%
≤ 5 Years		RBLR+0.65%	
SECOND HAND CAR LOAN SCHEME	<b>CIBIL CV Score</b>	<b>ROI</b>	
	Upto 700(Including -1)	RBLR+3.35%	
	701 to 800	RBLR+3.10%	
	> 800	RBLR+2.85%	
TWO WHEELER LOAN	RBLR +2.60%		
Concessions in Vehicle Loan Scheme	Female Borrowers : 0.10% on Card rates subject to Minimum of RBLR Loyal Customer as per scheme : 0.25% on Card rates subject to Minimum of RBLR		
<b>PERSONAL LOAN SCHEMES – CARD RATES</b>			
Personal Loan to Central Govt./PSU Employees		Term Loan - RBLR+2.85% Overdraft - RBLR+ 3.10%	
Personal Loan to Corporate Employees		RBLR+ 3.85%	
Personal Loan to Pensioners		RBLR+2.35%	
Personal Loan to Doctors/CAs and Architects		RBLR+ 3.40%	
Personal Loan to Military/Paramilitary Employees (* 0.25% concession in above spread if salary account is maintained with us)		Term Loan - RBLR+2.35% Overdraft - RBLR+2.60%	
Personal Loan to DMRC Employees (* 0.25% concession in above spread if salary account is maintained with us)		Term Loan - RBLR+2.35% Overdraft - RBLR+2.60%	
Personal Loan to Maruti Udyog Employees (* 0.25% concession in above spread if salary account is maintained with us)		Term Loan - RBLR+2.85% Overdraft - RBLR+ 3.10%	
Personal Loan to DRDO employees (* 0.25% concession in above spread if salary account is maintained with us)		RBLR +2.35%	
Personal Loan to BSNL Employees		RBLR +2.00%	
<b><u>Linking ROI with CIBIL score in Personal Loan over card rates:</u></b> <i>The interest rate on personal loan schemes including customized personal loan schemes is linked with CIBIL score and the final rates will be decided after concession/ loading as per CIBIL score of borrower.</i>			
Customized Personal Loan Schemes		As per Appendix	

<b>OTHER RETAIL LOAN SCHEMES</b>		
<b>Oriental Mortgage Loan Scheme (OMLS)</b>	<b>Term Loan: RBLR + 2.35%</b> <b>Overdraft:RBLR+2.85%</b>	
<b>Advance Against Gold Ornaments Non Agriculture</b>	<b>Demand Loan</b>	<b>RBLR+1.50%</b>
	<b>Overdraft Facility</b>	<b>RBLR+2.00%</b>
<b>Scheme For Financing Against Govt. Securities/LICs etc.</b> <b>Maximum Loan up to ₹ 50.00 Lac</b>	<b>RBLR +2.00%</b>	
<b>Overdraft facility in Premium and Salute Salary Accounts (CRG)</b>	<b>RBLR +2.70%</b>	
<b>RATE OF INTEREST FOR PERSONAL AND VEHICLE LOAN FOR EXISTING LARGE AND MID CORPORATE BORROWERS</b>		
<b>Personal Loan (Card Rate)</b> <i>The final interest rate will be further linked to CIBIL score of the customer on the card rate as per existing personal loan schemes</i>	<b>RBLR + 2.85%</b>	
<b>Vehicle Loan</b>	<b>UPTO 36 MONTHS: RBLR + 0.30%</b> <b>UPTO 60 MONTHS: RBLR + 0.40%</b> <i>0.10% concession on applicable interest rate if CIBIL score is more than 800</i>	