

## Interest Rate

<b>Home Loans</b>			
<b>Customer Segment</b>	<b>Salaried / Self-Employed Professionals</b>	<b>Self-Employed Businessmen</b>	<b>Salaried / Self-Employed</b>
Interest Rate Type	Floating	Floating	Fixed Rate
Interest Rate	Base Rate + 1.25%	Base Rate + 1.50%	13.50%
Processing Charges	Loan Amt < 25 Lacs - 5000 + ST Loan Amt < 50 Lacs - 10000 + ST Loan Amt > 50 Lacs - 15000 + ST	Loan Amt < 25 Lacs - 5000 + ST Loan Amt < 50 Lacs - 10000 + ST Loan Amt > 50 Lacs - 15000 + ST	Loan Amt < 25 Lacs - 5000 + ST Loan Amt < 50 Lacs - 10000 + ST Loan Amt > 50 Lacs - 15000 + ST
Franking Charges	As Per Actuals	As Per Actuals	As Per Actuals
Legal + Valuation Charges	Rs.5515/- At the Time of Disbursal	Rs.5515/- At the Time of Disbursal	Rs.5515/- At the Time of Disbursal

All Floating rate loans are linked to Bank's Base Rate. Current Base Rate is 10.25% effective from 16 August 2011

## Charges

<b>Retail Loan Products</b>	<b>Home Loans (HML)</b>
<b>Delayed Instalment Charge</b>	Rs. 250 per instance + 2% over and above the applicable interest rate on the amount delayed for no of days the amount delayed
<b>Duplicate Statement</b>	Rs. 250
<b>Duplicate Interest and Principal Certificate</b>	Rs. 250
<b>Interest Rate Change - Switch from Floating to Fixed</b>	From Fixed interest Rate to Floating Interest Rate - NIL charges and allowed after fixed term is completed. From Floating Interest Rate to Fixed Interest Rate - Free at annual review of account, else a charge of 2% on outstanding loan amount
<b>Pre-payment Charges (Pre-payment is permitted after a minimum of 12 months following the loan disbursal)</b>	Free in a Financial Year - Upto 15% of the loan amount disbursed 2% charge - For pre-payment over 15% of the loan amount disbursed

## Interest Rate

<b>Loans Against Property</b>		
<b>Type of Property</b>	<b>Self-Occupied Residential Property</b>	<b>Rented Residential Property</b>
Interest Rate Type	Floating	Floating
Interest Rate	Base Rate + 3%	Base Rate + 3.50%
Processing Charges	1% of which 0.50% is payable at the time of loan application	1% of which 0.50% is payable at the time of loan application
Franking Charges	As Per Actuals	As Per Actuals
Legal + Valuation Charges	Rs.5515/- At the Time of Disbursal	Rs.5515/- At the Time of Disbursal

All Floating rate loans are linked to Bank's Base Rate. Current Base Rate is 10.25% effective from 16 August 2011

## Charges

<b>Retail Loan Products</b>	<b>Loans Against Property (LAP)</b>
<b>Delayed Instalment Charge</b>	Rs. 250 per instance + 2% over and above the applicable interest rate on the amount delayed for no of days the amount delayed
<b>Duplicate Statement</b>	Rs. 250
<b>Duplicate Interest and Principal Certificate</b>	Rs. 250
<b>Interest Rate Change - Switch from Floating to Fixed</b>	Not Available
<b>Pre-payment Charges (Pre-payment is permitted after a minimum of 12 months following the loan disbursal)</b>	Free in a Financial Year - Upto 15% of the loan amount disbursed 2% charge - For pre-payment over 15% of the loan amount disbursed