

## Personal Segment Loan Products

### Rate of Interest under MCLR with effect from 03/12/2018

#### 1. Home Loan

Product	Sub- Category	MCLR (One Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
Home Loan - Floating	Upto Rs. 75.00 Lakh	8.75%	0.00%	0.00%	0.00%	8.75%
	> Rs. 75.00 Lakh	8.75%	0.00%	0.10%	0.10%	8.85%
Home Loan - Fixed	Upto Rs. 75.00 Lakh	8.75%	0.00%	1.00%	1.00%	9.75%
	> Rs. 75.00 Lakh	8.75%	0.00%	1.10%	1.10%	9.85%
Plot Loan	Upto Rs. 75.00 Lakh	8.75%	0.10%	0.90%	1.00%	9.75%
	> Rs. 75.00 Lakh	8.75%	0.10%	1.00%	1.10%	9.85%
HL under CRE	Upto Rs. 75.00 Lakh	8.75%	0.10%	0.40%	0.50%	9.25%
	> Rs. 75.00 Lakh	8.75%	0.10%	0.50%	0.60%	9.35%
Home Improve Loan		8.75%	1.50%	0.50%	2.00%	10.75%
Ind Awas (Irrespective of EWS/LIG/MIG-I/MIG-II)		8.75%	0.00%	0.00%	0.00%	8.75%

**Fixed Rate** Home Loans carry ROI of 1% above the applicable Home Loan rates. However, Fixed Rate option is not available to NRIs, Plot Loan & CRE-HL exposure.

**IB Home Advantage:** ROI at par with existing IBHL guidelines and in respect of OD Portion it is 1.00% more than the applicable ROI.

#### 2. Other Mortgage Loan Products

Loan Product	MCLR (One Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
Ind Mortgage	8.75%	1.25%	2.25%	3.50%	12.25%
IB Home Loan Plus (Top-up)	8.75%	1.85%	0.25%	2.10%	10.85%
IB Rent Encash	8.75%	1.85%	1.40%	3.25%	12.00%
Reverse Mortgage@	8.75%	0.35%	0.75%	1.10%	9.85%

@ Reverse mortgage interest rates shall be subject to reset clause – Interest reset at the end of every 5 years based on the Reverse Mortgage interest rate as prevailing on the date of reset.

### 3. IB Rental (CRE)

Combined rating grade	MCLR (One Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
AAA	8.75%	1.40%	0.55%	1.95%	10.70%
AA+	8.75%	1.45%	0.75%	2.20%	10.95%
AA	8.75%	1.50%	1.20%	2.70%	11.45%
A	8.75%	1.55%	1.65%	3.20%	11.95%
BBB	8.75%	2.00%	1.70%	3.70%	12.45%
BB and below & Unrated Accounts	8.75%	2.20%	3.75%	5.95%	14.70%

### 4. IB Rental (Non-CRE)

Combined rating grade	MCLR (One Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
AAA	8.75%	0.40%	0.55%	0.95%	9.70%
AA+	8.75%	0.40%	0.80%	1.20%	9.95%
AA	8.75%	0.75%	0.95%	1.70%	10.45%
A	8.75%	1.50%	0.70%	2.20%	10.95%
BBB	8.75%	2.00%	0.70%	2.70%	11.45%
BB and below & Unrated Accounts	8.75%	2.20%	2.75%	4.95%	13.70%

### 5. Jewel Loans under Priority Sector (Short Term Loan)

Facility	Limit	MCLR (One Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
Short Term Loan (upto 35 months)	Upto Rs.5.00 lakhs	8.75%	0.25%	2.40%	2.65%	11.40%
	Above Rs.5.00 lakhs	8.75%	0.25%	2.90%	3.15%	11.90%

## 6. Jewel Loans to Senior Citizens

Irrespective of Limit	MCLR (One Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
Upto Rs.5.00 lakhs	8.75%	0.25%	2.65%	2.90%	11.65%
Above Rs.5.00 lakhs	8.75%	0.25%	2.65%	2.90%	11.65%

## 7. Education Loan under IBA scheme:

Schemes	MCLR (1 Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
Where Credit guarantee cover (CGFSEL) is available. (No further interest concession is available for girl students)	8.75%	1.10%	0.90%	2.00%	10.75%
Where NO Credit Guarantee Coverage is available (0.50% interest concession is available for girl students)	8.75%	1.10%	1.80%	2.90%	11.65%
IB- Skill Loan (No further interest concession is available for girl students)	8.75%	0.00%	1.50%	1.50%	10.25%

## 8. IB Education Loan Prime Scheme:

Schemes	MCLR (1 Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
Education Loan to Premier Institutions* (List A as per IB Education Loan Prime Scheme)	8.75%	0.00%	0.00%	0.00%	8.75%
Education Loan to Premier Institutions* (List B as per IB Education Loan Prime Scheme)	8.75%	0.00%	0.60%	0.60%	9.35%
Education Loan to Premier Institutions* (List C as per IB Education Loan Prime Scheme)	8.75%	0.00%	1.00%	1.00%	9.75%

\* No further interest concession is available for girl students.

## 9. IB Vehicle Loan

Sub-Category	MCLR (1 Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
Vehicle Loan (New Cars)	8.75%	0.30%	0.60%	0.90%	9.65%
Vehicle Loan (Used Cars)	8.75%	1.85%	2.00%	3.85%	12.60%
Vehicle Loan (2 Wheelers)	8.75%	1.85%	1.50%	3.35%	12.10%

**Festival Offer under Vehicle Loan is available upto 31/01/2019 as below:**

Product	MCLR (1 Year)	ROI during the offer period	
		Total Spread	Effective ROI
4 Wheelers -New	8.75%	0.50%	9.25%
2 Wheelers	8.75%	2.50%	11.25%
2 Wheelers	8.75%	1.50%	10.25%*

**\*Applicable only for the customers where salary is credited to our Bank / check-off facility is available.**

## 10. Other PSLPs (Personal Structured Loan Products)

Loan Product	Sub-Category	MCLR (1 Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
Pension Loan	Repayment of 12 months	8.75%	1.85%	1.75%	3.60%	12.35%
	Repayment above 12 months and upto 36 months	8.75%	1.85%	2.50%	4.35%	13.10%
	Repayment above 36 months and upto 60 months	8.75%	1.85%	2.75%	4.60%	13.35%
Van / Bus to Educational Institutions		8.75%	1.25%	2.60%	3.85%	12.60%
Loan to LIC Agents		8.75%	1.85%	4.25%	6.10%	14.85%
IB Bala Vidya		8.75%	1.25%	2.60%	3.85%	12.60%
Loan / Overdraft against NSC / KVP / LIC Policy / RBI Relief Bonds		8.75%	0.40%	2.00%	2.40%	11.15%

### 11. Clean Loan to Salaried Class Scheme - Fixed Rate Loans

Borrower Type	Check-off facility / Undertakings	MCLR (1 Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
For employees of Government organizations / PSUs & Central / State Government and for Salaried individuals of reputed Private Sector / other reputed organizations approved by respective Zonal Office	Where Check-off facility & undertaking by the employer is available	8.75%	1.85%	0.20%	2.05%	10.80%
	Where Check-off facility & undertaking by the employer is not available, but salary is credited with our Bank.	8.75%	1.85%	0.80%	2.65%	11.40%
For Housing Loan Borrowers (Salaried Class)	Where salary is credited with our Bank	8.75%	1.85%	0.20%	2.05%	10.80%
For OD facilities- 1% additional interest shall be charged from above interest rates						
For tenor of <b>more than 60 months upto 84 months</b> (if required to be sanctioned under this category)		8.75%	2.85%	3.65%	6.50%	15.25%

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