

RETAIL PRODUCTS UNDER REPO LINKED INTEREST RATES

REPO RATE: 5.15% & PRIME SPREAD: 2.80%

<p>FESTIVAL OFFER RATES (Offer period - 01/10/19 to 31/01/20)</p>
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Product Name	Slabs	Women		General Public	
		Salaried	Non-Salaried	Salaried	Non-Salaried
Home Loan - Floating ##	Upto Rs.30 lakhs	8.20	8.25	8.25	8.30
	Above Rs.30 lakhs upto Rs.75 lakhs	8.30	8.35	8.35	8.40
	Above Rs.75 lakhs	8.45	8.50	8.50	8.55
Plot Loan	Upto Rs.30 lakhs	9.20	9.25	9.25	9.30
	Above Rs.30 lakhs upto Rs.75 lakhs	9.30	9.35	9.35	9.40
	Above Rs.75 lakhs	9.45	9.50	9.50	9.55
Ind Awas (Irrespective of EWS/LIG/MIG I/MIG II)		8.05	8.05	8.05	8.05

including HL-NRI & IB Home Advantage

IB Home Advantage ROI at par with existing IBHL guidelines and in respect of OD portion, it is 1% more than the applicable ROI

Product Name	Sub-Products	Effective
Vehicle Loan	4 wheeler	8.85
	2 wheeler	10.30
ECO VAHAN	4 Wheeler - Salary	8.85
	4 wheeler - Professional	8.95
	4 wheeler - Business Class	9.20
	2 wheeler upto Rs.2 lakhs - Salaried Class	10.20
	2 wheeler Above Rs.2 lakhs upto Rs.10 lakhs - Salaried Class	10.10
	2 wheeler Above Rs.10 lakhs - Salaried Class	10.25
	2 wheeler - Professional/Business Class	10.30

**RETAIL PRODUCTS UNDER REPO LINKED INTEREST RATES –
CARD RATES**

REPO RATE: 5.15% & PRIME SPREAD: 2.80%

HOME LOAN PRODUCTS

Product Name	Slabs	Women		General Public	
		Salaried	Non-Salaried	Salaried	Non-Salaried
Home Loan - Floating ##	Upto Rs.30 lakhs	8.30	8.35	8.35	8.40
	Above Rs.30 lakhs upto Rs.75 lakhs	8.40	8.45	8.45	8.50
	Above Rs.75 lakhs	8.55	8.60	8.60	8.65
Plot Loan	Upto Rs.30 lakhs	9.30	9.35	9.35	9.40
	Above Rs.30 lakhs upto Rs.75 lakhs	9.40	9.45	9.45	9.50
	Above Rs.75 lakhs	9.55	9.60	9.60	9.65
Home Loan- CRE – Floating ##	Upto Rs.30 lakhs	8.80	8.85	8.85	8.90
	Above Rs.30 lakhs upto Rs.75 lakhs	8.90	8.95	8.95	9.00
	Above Rs.75 lakhs	9.05	9.10	9.10	9.15
Ind Awas (Irrespective of EWS/LIG/MIG I/MIG II)		8.15	8.15	8.15	8.15

- including HL-NRI & IB Home Advantage

Note - IB Home Advantage ROI at par with existing IBHL guidelines and in respect of OD portion it is 1% more than the applicable ROI

OTHER THAN HOME LOAN PRODUCTS – REPO LINKED CARD RATES

Product Name	Classification	Effective ROI
IB Home Improve		10.30
IB Home Enrich	General	8.70
	Women - Salaried with Check-off facility	8.30
	Women - Non-Salaried	8.55
IB Home Loan Plus	General	10.40
	Women - Salaried with Check-off facility	9.90
	Women - Non-Salaried	10.15
Ind Mortgage		11.80
IB Rent Encash		11.55
Reverse Mortgage \$\$		9.40
Non-Priority Term Loan for GMRA Premium		8.90
IB Rental (CRE)	<u>Rating as per RAM Model</u>	
	AAA	10.25
	AA+	10.50
	AA	11.00
	A	11.50
	BBB	12.00
	BB and below / Unrated accounts	14.25
IB Rental (Non-CRE)	<u>Rating as per RAM Model</u>	
	AAA	9.25
	AA+	9.50
	AA	9.85
	A	10.50
	BBB	11.00
	BB and below / Unrated accounts	13.85
Educational Loan		
IBA Scheme	Where NO Credit Guarantee Coverage is available (0.50% interest concession is available for girl students)	11.20
Prime Scheme	Education Loan to premier Institutions* (List A as per IB Education Loan Prime Scheme) &&	8.30
	Education Loan to premier Institutions* List B as per IB Education Loan Prime Scheme) &&	8.90
	Education Loan to premier Institutions* (List C as per IB Education Loan Prime Scheme) &&	9.30
VEHICLE LOAN PRODUCTS		
IB Vehicle Loan	Vehicle Loan (New Cars)	9.20
	Vehicle Loan (Used Cars)	12.15
	Vehicle Loan (2 Wheeler)	11.65
ECO VAHAN	4 Wheeler - Salary	8.95
	4 wheeler - Professional	9.05
	4 wheeler - Business Class	9.30
	2 wheeler upto Rs.2 lakhs - Salaried Class	11.55
	2 wheeler Above Rs.2 lakhs upto Rs.10 lakhs - Salaried Class	11.45

	2 wheeler Above Rs.10 lakhs - Salaried Class	11.60
	2 wheeler - Professional/Business Class	11.65
Pension Loan	Repayment of 12 months	11.90
	Repayment above 12 months upto 36 months	12.65
	Repayment above 36 months upto 60 months	12.90
Van/Bus to Educational Institutions		12.15
Loan to LIC Agents		14.40
IB Bala Vidya		12.15
Clean Loan to Salaried Class Scheme ##		
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 <u>is</u> available ##	10.35
	Where Check-off facility & undertaking by the employer is <u>not</u> available, but salary is credited with our Bank.##	10.95
For Housing Loan Borrowers (Salaried Class)	Where salary is credited with our Bank##	10.35
* For OD facilities - 1% additional interest shall be charged from above interest rates		
For tenor of more than 60 months upto 84 months (if required to be sanctioned under this category)		14.80

\$\$ - Reverse Mortgage interest rates shall be subject to reset clause - interest at the end of every 5 years based on the Reverse Mortgage Interest Rates as prevailing on the date of reset

&& No further interest concession is available for girl students. For category of institution refer ADV-48/2019-20 dt.22/07/2019

FIXED RATE PRODUCTS –

DELINKED FROM BENCHMARK RATE VIZ., BPLR/BR/MCLR/REPO

The below interest rates shall be applicable only to loans sanctioned on or after 01.10.2019 and also subject to review by the Bank depending on the market conditions / policy changes:

Product Name	Classification	ROI (Fixed) w.e.f. 01.10.19
Sovereign Gold Bond		
Limit up to Rs.5 lakhs	LTV: Up to 60%	9.05
	LTV: Abv 60% and up to 70%	9.30
	LTV: Abv 70% and up to 75%	9.40
Limit above Rs.5 lakhs	LTV: Up to 60%	9.55
	LTV: Abv 60% and up to 70%	9.80
	LTV: Abv 70% and up to 75%	9.90

Jewel Loan (Non-Priority)		
Short Term - upto 35 months	Upto Rs.3 lakhs	10.70
	Above Rs.3 lakhs upto Rs.5 lakhs	10.80
	Above Rs.5 lakhs	11.40
Bullet Payment upto 12 months	Upto Rs.5 lakhs	10.80
Senior Citizens	Irrespective of Limit	10.80

Product Name	Classification	ROI (Fixed) w.e.f. 01.10.19
Loan / Overdraft against NSC/KVP/LIC Policy/RBI Relief Bonds		10.95
Loan against Deposits		
Against INR Deposit	Loan against Third party deposit	10.80
Against FCNRB Deposit	Loan to depositor against own FCNRB Deposit	10.30
	Loan against third party FCNRB Deposit	10.80

(The rate of interest for the above products is fixed during the tenor of the loan).