

The Chief General Manager (HR)

INTEREST RATES PREVAILING ON 1st APRIL 2010 IN RESPECT OF HOUSING/ CAR/ TWO WHEELER/ EDUCATION/ PERSONAL LOAN/ CLEAN OVERDRAFT/ GOLD LOAN AND LOAN AGAINST NSCs/RBI RELIEF BONDS/ KVPs/IVPs/ SURRENDER VALUE OF SBI LIFE/ LIC POLICIES/ SBI MAGNUMS ETC.

With reference to your memo no CDO/PM/1436/M/1243 dated 25th January, 2011 we furnish below the Interest rates prevailing as on 1st April 2010.

	For first year	Next 2 years	4 th year onwards (if opted for Floating)	SBAR=11.75 % 4 th year onwards (if opted for Fixed)
Home Loans				
SBI Easy upto 50 lacs	8% fixed	9% fixed	1.75 % below SBAR i.e.10.00 %	0.75 % below SBAR i.e.11.00 %
SBI Advantage above 50 lacs	8% fixed	9% fixed	1.75 % below SBAR i.e.10.00 %	1.75 % below SBAR i.e.11.00 %

Auto Loans	For first year	2 nd and 3 rd year	4 th and 5 th year	Above 5 years
SBI Ezee Car Loan	8% fixed	10% fixed	0.50% below SBAR i.e.11.25%	0.25% below SBAR i.e. 11.50%
SBI Advantage Car Loans(Min Amount of RS 5 lacs)	8% fixed	10% fixed	0.75% below SBAR i.e.11.00%	0.50% below SBAR i.e.11.25%

Two Wheeler Loans	4% above SBAR i.e. 15.75%
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Education Loans	Loans up to Rs 4 lacs	Loans above Rs 4 lacs and up to Rs 7.50 lacs	Loans above Rs 7.5 lacs
SBI Student Loan	0.50% below SBAR i.e.11.25%	1.00% above SBAR i.e.12.75%	SBAR i.e.11.75%
SBI Scholar Loan Scheme	1.50% below SBAR i.e.10.25% (irrespective of loan amount)		

Loans against Gold Ornaments	Up to Rs 1.00 lac	Above Rs 1.00 lac
	SBAR i.e. 11.75%	0.50% above SBAR i.e.12.25%

Loans against NSCs/KVPs/RBI Relief Bonds/Surrender value of SBI Life/LIC/SBI Magnums etc.	Up to 3 years	> 3 years and below 6 years
	0.25% above SBAR i.e.12.00%	0.25% above SBAR i.e.12.00%

Personal Loan to the public SBI Saral	4.25% above SBAR i.e.16%	
Xpres Credit Scheme - Demand Loan	0.75% above SBAR i.e.12.50%	
Xpres Credit Scheme - Overdraft	1.25% above SBAR i.e.13.00%	
Loan against Mortgage of Immovable property	Up to Rs 1 Crs	Above Rs 1 Crs
	1.00% above SBAR i.e.12.75%	1.25% above SBAR i.e.13.00%
SBI Loan to pensioners	0.50% above SBAR i.e.12.25%	
Festival Loan Scheme	2.50% above SBAR i.e.14.25%	
Clean Overdraft	4.00% above SBAR i.e.15.75%	
Loans for Subscription to IPOs	2.75% above SBAR i.e.14.50%	
Loans to employees to subscribe for ESOPs	2.25% above SBAR i.e.14.00%	
Loans against Shares/debentures	2.25% above SBAR i.e.14.00%	

Personal Banking Business Unit,
Corporate Centre,
MUMBAI.

Date:- 29th January 2011.

Chief General Manager (PB)