

Based on Base Rate

1. **Home Loan – Variable Rate of Interest (For residents and NRIs)-Interest Rate w.e.f 09.02.2013**

All rates linked to our present Base Rate of 10.20%

Upto Rs 30 lakhs	> Rs 30 lakhs & upto Rs 75 lakhs	> Rs 75 lakhs
10.20%(Base Rate)	10.45% (Base Rate + 0.25%)	10.70%(Base rate +0.50)

2. **Home Loan - Fixed Rate of Interest (For residents only)**

With reset at the end of every 5 years based on the then prevailing fixed interest rate only

Upto Rs 30 lakhs	> Rs 30 lakhs & upto Rs 75 lakhs	> Rs 75 lakhs
11.20% (Base Rate+1%)	11.45% (Base Rate + 1.25%)	11.70%(Base rate +1.50)

- For loans above Rs.2 Crores, only variable ROI allowed

3. **Plot Loan(both Resident & NRI)- Variable rate**

Interest Rate
1% above the applicable Home Loan (variable)interest rates based on the amount of loan

4. **IB Home Improve- Variable rate**

Interest Rate (BR+Spread+TP)	BR+1.25+0.50=11.95%
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All interest rates are linked to current Base Rate

IB Vehicle Loan (for accounts sanctioned on or after 25.08.2012)

Sl No	Product	Rate of Interest
1.	Car Loan (New Cars) including Nano Cars	BR+0.50%(variable)=10.70%
2.	Car Loan (Used Cars)	BR+3.25%(variable)=13.45%
3.	2 Wheeler Loan	BR+2.75%(variable)=12.95%

Home>>>Lending Rates>>>>Interest Rate on Personal Segment Loan Products

All interest rates are linked to current Base Rate

1. Other Variable Rate Personal Segment Loan Products

Product	Interest Rate w.e.f 09.02.2013 (for A/cs availed after 30.06.2010) (BR + Spread + TP)
Pension Loan – Repayment below 36 months	BR+3.00%+0.50%=13.70%
Pension Loan – Repayment of 36 months	BR+3.50%+0.50%=14.20%
Loan against NSC/KVP/LIC Policy/RBI Relief Bonds (for individuals)	BR+0.80%+1.00%=12.00%
Overdraft against NSC/KVP/LIC policy/RBI Relief Bonds (for individuals)	BR+1.30%+1.00%=12.50%
IB Rentencash	BR+3.30%+1.50%=15.00%
Ind Mortgage	BR+3.80%+1.50%=15.50%
IB Home Loan Plus	BR+0.50%+1.50%=12.20%
Van / Bus to Educational Institutions	BR+2.80%+1.00%=14.00%
Loan to LIC Agents	BR+5.25%+1.00%=16.45%
IB Bhavishya Prakash	BR+2.75%+1.00%=13.95%
IB Balavidya	BR+2.75%+0.50%=13.45%
Indshare-ESOP	To be considered on case to case basis

2. Interest rates for other Fixed Rate Personal Segment Loan Products for existing accounts: (fresh sanctions and for existing accounts reset on or after 01.05.2012)

SI No.	Product	Rate of Interest
1	Reverse Mortgage	10.70%
2.	Salary Loan	16.70%
3.	Clean Salary Loan to LIC Employees	17.00%

@ Reverse Mortgage Loan interest rate shall be subject to reset clause – Interest reset at the end of every 5 years from the date of first disbursement based on the Reverse Mortgage Loan interest rates linked to Base Rate prevailing on the dates of reset.