

Loan & Advances - Interest Rate Range (Q2, 2015)*

Product	Range of Rate of Interest	Mean Rate of Interest ¹	Loan Processing Charges	Pre-closure Charges
Home Loan ²	9.76% to 11%	10.03%	Up to 1% of the sanctioned amount	NIL fees on floating rate loans to individuals For other ⁴ categories of loans: 2.5% of the principal outstanding
Loan Against Property ²	10.70% to 12%	11.26%	Up to 1% of the sanctioned amount	NIL fees on floating rate loans to individuals For other ⁴ categories of loans: 4% of the principal outstanding
Personal Loan ³	11.99% to 21%	14.78%	Up to 2.5% of the sanctioned amount	Up to 5%
Finance Against Securities ³	10.00% to 13.25%	10.77%	Not Applicable	Not Applicable

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*Loans to Individual borrowers

¹Mean Rate of Interest is calculated as weighted average of Rate of Interest

²Variable rate loans

³Fixed rate loans

⁴Includes semi fixed rate loans