

Loan & Advances - Interest Rate Range (Q4, 2016)*

Product	Range of Rate of Interest	Mean Rate of Interest ¹	Loan Processing Charges	Pre-closure Charges
Home Loan ¹	9.11% to 10.75%	9.37%	Up to 1% of the sanctioned amount	NIL fees on floating rate loans to individuals For other ¹ categories of loans: 2.5% of the principal outstanding
Loan Against Property ²	9.55% to 10.8%	10.18%	Up to 1% of the sanctioned amount	NIL fees on floating rate loans to individuals For other ¹ categories of loans: 4% of the principal outstanding
Personal Loan ³	11% to 19%	13.00%	Up to 2.5% of the sanctioned amount	Up to 5%

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Here for good

* 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