

## Loan & Advances - Interest Rate Range (Q3, 2015)\*

Product	Range of Rate of Interest	Mean Rate of Interest <sup>1</sup>	Loan Processing Charges	Pre-closure Charges
Home Loan <sup>2</sup>	9.75% to 10.50%	9.87%	Up to 1% of the sanctioned amount	NIL fees on floating rate loans to individuals For other <sup>4</sup> categories of loans: 2.5% of the principal outstanding
Loan Against Property <sup>2</sup>	9.95% to 11.50%	11.08%	Up to 1% of the sanctioned amount	NIL fees on floating rate loans to individuals For other <sup>4</sup> categories of loans: 4% of the principal outstanding
Personal Loan <sup>3</sup>	11.97% to 22.50%	14.57%	Up to 2.5% of the sanctioned amount	Up to 5%
Finance Against Securities <sup>3</sup>	10.00% to 12.50%	11.12%	Not Applicable	Not Applicable

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\* Loans to Individual borrowers

<sup>1</sup>Mean Rate of Interest is calculated as weighted average of Rate of Interest

<sup>2</sup>Variable rate loans

<sup>3</sup>Fixed rate loans

<sup>4</sup>Includes semi fixed rate loans