INTEREST RATES ON PERSONAL SEGMENT ADVANCES

SBH BASE RATE- 10.20% w.e.f. 11.02.2013

Sl. No	Scheme	Existing Rates At Base Rate 10.25% p.a.	Revised Rates At Base Rate 10.20% p.a
1	**Housing Loan** Upto 30 Lacs	B.R + 0.25% = 10.50% p.a.	B.R + 0.25% = 10.45% p.a.
	Above 30 lacs	B.R + 0.50% = 10.75% p.a.	B.R + 0.50% = 10.70% p.a.
	SBH Maxgain Housing Loan Upto 30 lacs Above 30 lacs	B.R + 0.25% = 10.50% p.a B.R + 0.50% = 10.75% p.a	B.R + 0.25% = 10.45% p.a B.R + 0.50% = 10.70% p.a
Housing Loan Campaign- Interest Rates			
1.A	**Housing Loan-Gruhamela** Upto 30 Lacs	B.R + 0.00% = 10.20% p.a.	
	Above 30 lacs	B.R + 0.00% = 10.20% p.a.	
	SBH Maxgain Housing Loan	B.R + 0.00% = 10.20% p.a.	
1.B	**Other Housing Loans:** a) VAMBAY	Fixed at 10.00% p.a.	Fixed at 10.00% p.a.
	b) Credit cum Subsidy Scheme	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
	c) SBH Gruhini	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
	d) Rajiv Gruhakalpa	Fixed at 9.00% p.a.	Fixed at 9.00% p.a.
	e) JNNURM	0.50% concession on Normal Housing Loan Interest Rates Current effective rate is 10.00%	0.50% concession on Normal Housing Loan Interest Rates Current effective rate is 9.95%
	f) Rajiv-Swagruha Scheme	0.50% concession on Normal Housing Loan Interest Rates. Current effective rate is 10.00%	0.50% concession on Normal Housing Loan Interest Rates. Current effective rate is 9.95%
	g) Varun Mithra Rain Water Harvesting Scheme	B.R + 0.25% = 10.50% p.a.	B.R + 0.25% = 10.45% p.a.
2	**Car Loans** **New Vehicle** Upto 7 years	B.R + 0.75%= 11.00% p.a.	B.R + 0.75%= 10.95% p.a.
	Old Vehicle Less than 3 years	B.R + 5.50% = 15.75% p.a.	B.R + 5.50% = 15.70% p.a.
	3 to 5 years	B.R + 5.75% = 16.00% p.a.	B.R + 5.75% = 15.95% p.a.
Car Loan Campaign- Interest Rates			
2.a	**Car Loan- Grab & Drive** Upto 7 years	B.R + 0.25%= 10.45% p.a.	
3	**Personal Loan against Mortgage of Immovable Property- Term Loan/Overdraft**	B.R + 4.50% = 14.75% p.a..	B.R + 4.50% = 14.70% p.a.
4	**Gold Loan Demand Loan** Upto `1.00 Lac	B.R + 2.50% = 12.75% p.a.	B.R + 2.50% = 12.70% p.a.
	Above `1.00 Lac	B.R + 2.75% = 13.00% p.a.	B.R + 2.75% = 12.95% p.a.
	Overdraft Upto `1.00 Lac	B.R + 3.25 % = 13.50% p.a.	B.R + 3.25 % = 13.45% p.a.

	Above `1.00 Lac	B.R + 3.50% = 13.75% p.a.	B.R + 3.50% = 13.70% p.a.
	Loans to Purchase Gold Coins	B.R. + 1.75% = 12.00% p.a.	B.R. + 1.75% = 11.95 % p.a.
Sl. No	**Scheme**	**Existing Rates At Base Rate 10.50% p.a.**	**Revised Rates At Base Rate 10.25% p.a.**
5	**Education Loan** Upto 4.00 lacs	B.R. + 2.50% = 12.75% p.a.	B.R. + 2.50% = 12.70% p.a.
	Above 4.00 lacs	B.R. + 3.00% = 13.25% p.a.	B.R. + 3.00% = 13.20% p.a.
	Education Loan Plus Scheme	As per slab rates applicable to Education Loan	As per slab rates applicable to Education Loan
	Coaching Plus Scheme	As per slab rates applicable to Education Loan	As per slab rates applicable to Education Loan
6	**Personal Loan Unsecured** Credit Score is more than 80	B.R + 5.50% = 15.75% p.a.	B.R + 5.50% = 15.70% p.a.
	Credit Score between 71-80	B.R + 5.75% = 16.00% p.a.	B.R + 5.75% = 15.95% p.a.
	Credit Score between 61-70	B.R + 6.00% = 16.25% p.a.	B.R + 6.00% = 16.20% p.a.
7	Kanya Vivah Suvidha Scheme	B.R + 6.00% = 16.25% p.a.	B.R + 6.00% = 16.20% p.a.
8	Udyog Bandhu Scheme	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
9	Vanitha Gold Scheme	B.R + 6.00% = 16.25% p.a.	B.R + 6.00% = 16.20% p.a.
10	Credit to Credit Card holders (SBH C3 Scheme)	B.R + 6.00% = 16.25% p.a.	B.R + 6.00% = 16.20% p.a.
11	**Career Planner** a. Working women	B.R + 3.00% = 13.25% p.a.	B.R + 3.00% = 13.20% p.a.
	b. House wives	B.R + 2.25% = 12.50% p.a.	B.R + 2.25% = 12.45% p.a.
12	SCOOM Loan Scheme (for 2 wheelers)	B.R + 7.25% = 17.50% p.a.	B.R + 7.25% = 17.45% p.a.
13	Loans against Public Sector Bonds	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
14	Overdrafts in Public Sector Bonds	B.R + 8.50% = 18.75% p.a.	B.R + 8.50% = 18.70% p.a.
15	Computer Loan Scheme	B.R + 6.00% = 16.25% p.a.	B.R + 6.00% = 16.20% p.a.
16	Loans to individuals for installation of Solar Water devices	B.R + 5.00% = 15.25% p.a.	B.R + 5.00% = 15.20% p.a.
17	Clean Overdrafts	B.R + 8.50% = 18.75% p.a.	B.R + 8.50% = 18.70% p.a.
18	Loans to individual against Shares and Debentures/Bonds/Units/Mutual Funds	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
19	Advances against surrender value of Life Insurance Policy	B.R + 3.50% = 13.75% p.a.	B.R + 3.50% = 13.70% p.a.
20	Loans to employees to purchase shares of their own companies under employee quota	B.R + 1.25% = 11.50% p.a.	B.R + 1.25% = 11.45% p.a.
21	Loan against Gold Bonds	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
22	RBI Relief Bonds	B.R + 3.50% = 13.75% p.a.	B.R + 3.50% = 13.70% p.a.
23	Adv. against Govt sec, NSC, IVP's etc	B.R + 3.25% = 13.50% p.a.	B.R + 3.25% = 13.45% p.a.
24	Loans to landlords for construction of accommodation for bank use		
	Upto and inclusive of Rs. 2.00 Lacs	B.R + 3.50% = 13.75% p.a.	B.R + 3.50% = 13.70% p.a.
	Above Rs. 2.00 lacs	B.R + 4.50% = 14.75% p.a.	B.R + 4.50% = 14.70% p.a.
25	**Loans for pilot training and air hostess courses against security of**		
	a) Land and building	B.R + 5.25% = 15.50% p.a.	B.R + 5.25% = 15.45% p.a.
	b) Govt. sec, NSC	B.R + 4.25% = 14.50% p.a.	B.R + 4.25% = 14.45% p.a.

	c) Banks TDRs/STDRs	1.00 % Above the rate of interest on TDR	1.00 % Above the rate of interest on TDR
Sl. No	**Scheme**	**Existing Rates At Base Rate 10.25% p.a.**	**Revised Rates At Base Rate 10.20% p.a.**
26	SBH Siri Sampada Scheme	Concession of 0.25 % on all loans other than Housing Loans	Concession of 0.25 % on all loans other than Housing Loans
27	**Reverse Mortgage Loans** Public	B.R + 3.00% = 13.25% p.a.	B.R + 3.00% = 13.20% p.a.
	SBH Pensioners	B.R + 2.00% = 12.25% p.a.	B.R + 2.00% = 12.20% p.a.
28	Loan for Earnest money deposit for allotment of Plot/House/Flat	B.R + 3.50% = 13.75% p.a.	B.R + 3.50% = 13.70% p.a.
29	INDIRAMMA URBAN HOUSING SCHEME NON SHG Upto 2.00 Lacs	Fixed at 9.00% p.a.	Fixed at 9.00% p.a.
	Above 2.00 Lacs	B.R + 2.75% = 13.00% p.a.	B.R + 2.75% = 12.95% p.a.
30	**TL Nano Car** Upto 5 years	B.R + 2.75% = 13.00% p.a.	B.R + 2.75% = 12.95% p.a.
	Above 5 years	B.R + 3.00% = 13.25% p.a.	B.R + 3.00% = 13.20% p.a.
31	**Advances against Bank TDR (for Domestic)** **a) Advance to :** i) The customer(s) either singly or jointly ii) One of the partners of a partnership firm iii) The proprietor of a proprietary concern and the advance is made to such concern iv) A ward, whose guardian is competent to borrow on behalf of a ward, and where the advance is made to the guardian of the ward in such capacity.	1. 50 % above the interest rate allowed on the deposit	1. 50 % above the interest rate allowed on the deposit
32	**b) To borrowers other than those included in a) (I to iv):** Advances to third parties against Bank's own TDRs, SPL TDRs, in the name of others (irrespective of the limit)	i) 1.50% above the rate allowed on deposit or ii) The rate of Interest applicable to the activity financed viz. SSI/SBF/ AGR etc. (whichever is higher of the above) iii) However if the loan is granted in PER segment, rate of interest to be charged will be the same rate as applicable for clean overdrafts presently at 18.75% p.a.	i) 1.50% above the rate allowed on deposit or ii) The rate of Interest applicable to the activity financed viz. SSI/SBF/ AGR etc. (whichever is higher of the above) iii) However if the loan is granted in PER segment, rate of interest to be charged will be the same rate as applicable for clean overdrafts presently at 18.70% p.a.
33	**Adv. against balances in Janata Dep. A/c** a) For Public	B.R + 4.00% = 14.25% p.a.	B.R + 4.00% = 14.20% p.a.
	b) For staff (as laid down in the	B.R + 2.00% = 12.25% p.a.	B.R + 2.00% = 12.20% p.a.

	scheme approved by RBI)		

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