

**INTEREST RATE - RETAIL ADVANCES**

	<b>For Tenure 1 year (MCLR1Y)</b>	
	<b>8.40</b>	
	<b>Spread (In %)</b>	<b>Applicable Rate of Interest (In %)</b>
<b>EDUCATION LOAN GYANI</b>		
<b>For Male Students</b>		
Upto 7.50 Lakh	2.00	10.40
Above 7.50 Lakh	1.75	10.15
<b>For Female Students</b>		
Upto 7.50 Lakh	1.50	9.90
Above 7.50 Lakh	1.25	9.65
<b>APNA AASHIANA - HOME LOAN</b>		
With Credit Insurance	0.00	8.40
Without credit Insurance	0.05	8.45
<b>NAINI HOME IMPROVEMENT</b>		
With Credit Insurance	1.00	9.40
Without credit Insurance	1.05	9.45
<b>Housing Loan Top UP</b>		
	1.50	9.90
<b>SUHANA SAFAR CAR LOAN</b>		
<b>For individual New Car</b>		
<b>Cibil Transunion Score</b>		
Above 800	0.40	8.80
750-800	0.65	9.05
700-750,-1 or Higher than 3	0.75	9.15
Below 700 or Less than Three	1.50	9.90
<b>Rates Not linked no CIBIL Scores</b>		
For Corporate Borrower	0.75	9.15
For Two Wheeler	2.50	10.90
For old Car	1.50	9.90
<b>For Staff and Ex Staff</b>		
	0.40	8.80
<b>Financing Against Immovabe Property</b>		
<b>For Individual Borrower</b>		
CIBIL Score 700 or Above	2.75	11.15
CIBIL Score below 700,1-5 or -1	3.00	11.40
<b>For Non Individual Borrower</b>		
	3.00	11.40