

**ANNEXURE-1A**

**I) INTEREST RATE RANGE ON LOANS AND ADVANCES TO INDIVIDUALS UNDER RETAIL LENDING FOR THE PAST QUARTER- JUNE- 2021**

<b>SCHEME</b>		<b>RANGE OF ROI</b>	<b>ROI MEAN %</b>
<b>Housing Loan</b>		6.80% TO 8.10%	7.45
<b>Mortgage against IP Loan</b>	<b>Term Loan</b>	8.70% to 9.80%	9.25
	<b>OD</b>	9.20% to 10.30%	9.75
<b>Reverse Mortgage Loan</b>		9.55% to 9.55%	9.55
<b>Housing Loan Top Up</b>	<b>Term Loan</b>	8.15% to 8.15%	8.15
	<b>OD</b>	9.20% to 9.20%	9.20
<b>Car Loan</b>		7.15% to 9.25%	8.20
<b>Two Wheeler Loan</b>		9.55% to 10.05%	9.80
<b>Power Ride</b>		8.70% to 8.70%	8.70
<b>Education Loan</b>		6.90% to 9.55%	8.23
<b>Personal Loan</b>		7.95% to 14.50%	11.23
<b>Personal Loan to Pensioners</b>		9.30% to 9.30%	9.30
<b>Gold Loan</b>		9.00% to 9.00%	9.00
<b>Earnest Money Deposit</b>		7.05% to 7.05%	7.05

**ANNEXURE-1B**

**II) PROCESSING FEES AND DOCUMENTATION CHARGES EXCLUDING SERVICE TAX IS AS UNDER: FOR THE PAST QUARTER- JUNE- 2021**

<b>Schemes</b>	<b>Processing Fees</b>	<b>Documentation Charges</b>
<b>Housing Loan</b>	@ 0.35% of the loan amount (Min 2500/- & Max 15000/-)  Min- Rs.2,500/- + Taxes Max Rs.15,000/- + Taxes	Rs.1350/- + Taxes
<b>Mortgage against IP Loan</b>	<b>Term Loan / Overdraft:</b> 0.75% of the loan Amount (Maximum – Rs.1,00,000/- + Taxes )	For Loan up to Rs. 50 lakh – Rs. 2500/- + Taxes.  For Loan above Rs. 50 lakh – Rs. 5,000/- + Taxes .
<b>Reverse Mortgage Loan</b>	Half month's Loan installment subject to Maximum Rs. 15000/- + Taxes	NIL
<b>Overdraft to Housing Loan Borrowers</b>	NIL	Rs.450/- + Taxes
<b>Car Loan</b>	@ 0.25% of loan amount, Minimum - Rs. 1,000/- Maximum- Rs. 1,500/- + Taxes	
<b>Two Wheeler Loan</b>	@ 0.50% of the loan amount  Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
<b>Power Ride</b>	Rs.500 /- + Taxes	NIL
<b>Education Loan</b>	For Studies in India- NIL For Studies abroad- 1% Minimum Rs.10,000/- (Refundable after 1 <sup>st</sup> Disbursement)	Upto Rs.4 lakh – Rs.270/- + Taxes Above Rs.4 lakh- Rs.450/- + Taxes
<b>Personal Loan</b>	1.00% of loan amount + Taxes	Upto 2 lakh Rs. 270/- + Taxes Above 2 Lakh Rs. 450/- + Taxes
<b>Personal Loan to Pensioners</b>	NIL	Rs.500/- + Taxes
<b>Gold Loan</b>	0.75% of loan amount  Min. Rs. 500/- + taxes Max. Rs 5000/- + taxes	
<b>Earnest Money Deposit</b>	Nil	Nil

**ANNEXURE-1C**

**iii) ANNUAL PERCENTAGE RATE AFTER TAKING INTO ACCOUNT PROCESSING FEES AND DOCUMENTATION CHARGES ON A LOAN OF RS. 1,00,000/- (ONE LAKH) IS AS UNDER: FOR THE PAST QUARTER – JUNE- 2021**

SCHEME		RANGE OF ROI	APR %	
			Floating	
			MIN	MAX
Housing Loan		6.80% TO 8.10%	7.17	8.50
Mortgage against IP Loan	Term Loan	8.70% to 9.80%	8.70	9.80
	OD	9.20% to 10.30%	9.20	10.30
Reverse Mortgage Loan		9.55% to 9.55%	9.62	9.62
Housing Loan Top Up	Term Loan	8.15% to 8.15%	8.25	8.25
	OD	9.20% to 9.20%	9.25	9.25
Car Loan		7.15% to 9.25%	7.46	9.57
Two Wheeler Loan		9.55% to 10.05%	9.76	10.27
Power Ride		8.70% to 8.70%	9.04	9.04
Education Loan		6.90% to 9.55%	6.94	9.60
Personal Loan		7.95% to 14.50%	8.49	15.07
Personal Loan to Pensioners		9.30% to 9.30%	9.51	9.51
Gold Loan		9.00% to 9.00%	10.41	10.41
Earnest Money Deposit		7.05% to 7.05%	7.05	7.05