

**Retail Credit Department**

**Display of Information pertaining to Loans to Individual Borrowers under Retail Loans as on 28.09.2015**

**\* From 28.09.2015 to 31.12.2015**

S.no	Particulars	Housing Loans	Vehicle Loans (Four wheelers for personal purpose)	Vehicle Loans (Two wheelers for personal purpose)	Clean/consumer Loans	Education Loans	Mortgage Loans	NAGL
<b>A</b>	<b>Interest Rate Range for the Preceding Quarter</b>							
<b>A-1</b>	Interest Rate Range	10.00% to 10.25%	10.50% to 10.50%	11.00% to 12.00%	15.75% to 16.00%	11.50% to 12.75%	12.75% to 13.25%	11.40%
<b>A-2</b>	Mean Rate	10.13%	10.50%	11.50%	15.87%	12.13%	13.00%	11.40%
<b>B</b>	<b>TOTAL Fees &amp; Charges Applicable to Loans to Individual Borrowers</b>							
<b>B-1</b>	Processing Charges [+ applicable tax]	No processing charges.	No processing charges.	No processing charges.	1% of the loan amount with minimum Rs.250/- and maximum Rs.1000/-	No processing charges.	1% of the loan amount	0.50% to 1.00% of the loan amount
<b>B-2</b>	Legal Charges	0.25% of the loan amount. Minimum Rs.250/- with a maximum Rs.10,000/-	NA	NA	NA	0.25% of the loan amount. Minimum Rs.250/- with a maximum Rs.10,000/-	0.25% of the loan amount. Minimum Rs.250/- with a maximum Rs.10,000/-	NA
<b>B-3</b>	Valuation charges	0.25% of the loan amount. Minimum Rs.250/- with a maximum Rs.10,000/-	NA	NA	NA	0.25% of the loan amount. Minimum Rs.250/- with a maximum Rs.10,000/-	0.25% of the loan amount. Minimum Rs.250/- with a maximum Rs.10,000/-	NA
<b>B-4</b>	Administrative charges per quarter [+ applicable tax]	Minimum Rs.100/- with a maximum of Rs.250/-	Minimum Rs.50/- with a maximum of Rs.150/-	Minimum Rs.50/- with a maximum of Rs.150/-	Minimum Rs.50/- with a maximum of Rs.150/-	NA	Minimum Rs.50/- with a maximum of Rs.150/-	NA
<b>C</b>	<b>Annual Percentage Rate (APR) :: For Term Loans :: Per Lakh*</b>							
<b>C-1</b>	Rate of interest	10.00%	10.50%	11.00%	15.50%	11.50%	12.75%	11.40%
<b>C-2</b>	One time Charges	500/-	0.00	0.00	1000/-	Nil	1500/-	1000/-
<b>C-3</b>	Variable Charges	400/-	200/-	200/-	200/-		200/-	Nil
<b>C-4</b>	Repayment Tenor	30 years	7 years	5 years	5 years	10 years	10 years	1 year
<b>C-5</b>	APR (%)	10.07%	10.52%	11.02%	15.74%	11.50%	12.92	11.48%

**Note: Where Building is given as security to the loan, insurance premium of building shall be borne by the borrower.  
CERSAI charges, Stamp duty, Registration charges differ from state to state and to be borne by the borrower.**