

Rate Of Interest on Retail Schemes w.e.f 01.01.2017

Sr.No	Retail Schemes	MCLR % (12 M)	Spread
1	Cent Home loan	MCLR	+ 0
2	Cent Home loan Double Plus (OD)	MCLR	+0
3	Cent Home-3rd or 4th House	MCLR	+1.00
5	OD Top up –Existing Home Loan	MCLR	+1.00
6	Loan to Pensioner	MCLR	+2.00
7	Cent Swabhimaan	MCLR	+2.00
8	Cent Swabhiman Plus	MCLR	+0.50
9	Personal Loan to Teachers	MCLR	+2.75
10	Cent Personal Loan	MCLR	+3.00
11	Cent Vehicle -2 Wheeler -4 Wheeler -4 wheeler (old)	MCLR MCLR	+0.40 +1.50
12	Cent Vidyarthi -Studies India/Abroad -Female/SC/ST/IIT	MCLR MCLR	+2.00 +1.50
13	Cent Vdyarthi--IIMs / 4Reputed Institution -Male Student without Joint Borrower -With joint borrower /Female/SC/ST	MCLR MCLR	+0.50 +0.00
14	Cent Vidyarthi -Vacational Training	MCLR	+1.50
15	Cent Vidyarthi -NCGTC Guaranteed	MCLR	+2.00
16	Cent Vidyarthi -Executive MBA	MCLR	+0.50
17	Cent School –HNI Customer	MCLR	+1.00
18	Personal Gold Loan	MCLR	+2.00
19	Cent Doctor -Equipment, Ambulance and working capital -Construction of Clinic /Residence cum Clinic	MCLR MCLR	+2.25 +2.50
20	Cent Mortgage	MCLR	+2.50
21	Cent Mortgage-Education Institution	MCLR	+3.50
22	Cent Trade -Internal Rating Based	MCLR	+1.50 To +3.00
23	Cent Rental	MCLR	+2.50
24	Future Fees Receivable -Upto 3Years -3 years to 10 years	MCLR MCLR	+2.00 +2.50
25	Bihar Student Credit Card	MCLR	+2.00
26	Cent Shop -Based on Repayment Period	MCLR	+2.25 To +3.00
27	Cent Liquid	MCLR	+4.00
28	Cent EMD	MCLR (6M)	+0.00