

Annexure-II Retail Loans (New Borrowers) (1st Disbursement /Renewed on or after 30/05/2020)

| Description - UPDATED PARAMETERS - DL/TL | Repo rate | SPREAD | Low Risk Rating Premium | ROI Low Risk | Medium Risk Rating Premium | ROI Medium Risk | High Risk Rating Premium | ROI High Risk |
|--|-----------|--------|-------------------------|--------------|----------------------------|-----------------|--------------------------|---------------|
| 1 Cent Swabhiman Plus | 4.00 | 3.65 | 0.00 | 7.65 | 0.00 | 7.65 | 0.00 | 7.65 |
| 2 Cent Vidyarathi - India - Male | 4.00 | 5.00 | 0.00 | 9.00 | 0.00 | 9.00 | 0.00 | 9.00 |
| 3 Cent Vidyarathi - India - Female/SC/ST | 4.00 | 4.50 | 0.00 | 8.50 | 0.00 | 8.50 | 0.00 | 8.50 |
| 4 Cent Vidyarathi - Abroad- Male | 4.00 | 5.00 | 0.00 | 9.00 | 0.00 | 9.00 | 0.00 | 9.00 |
| 5 Cent Vidyarathi - Abroad- Female/SC/ST | 4.00 | 4.50 | 0.00 | 8.50 | 0.00 | 8.50 | 0.00 | 8.50 |
| 6 Edn Loan to IIM Students | 4.00 | 3.00 | 0.00 | 7.00 | 0.00 | 7.00 | 0.00 | 7.00 |
| 7 Cent Vehicle-Four Wheelrs(Old) | 4.00 | 4.80 | 0.00 | 8.80 | 0.00 | 8.80 | 0.20 | 9.00 |
| 8 Cent Vehicle-2 Wheel New | 4.00 | 3.25 | 0.00 | 7.25 | 0.20 | 7.45 | 0.50 | 7.75 |
| 9 Cent Vehicle-4 Wheel New | 4.00 | 3.25 | 0.00 | 7.25 | 0.20 | 7.45 | 0.50 | 7.75 |
| 10 Cent Personal Loan | 4.00 | 5.85 | 0.00 | 9.85 | 0.20 | 10.05 | 0.35 | 10.20 |
| 11 MP- Cent Sahari Awaz Yojana | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 12 Cent Mortgage T/L | 4.00 | 5.70 | 0.00 | 9.70 | 0.05 | 9.75 | 0.20 | 9.90 |
| 13 Cent Mortgage O/D | 4.00 | 5.70 | 0.00 | 9.70 | 0.05 | 9.75 | 0.20 | 9.90 |
| 14 Cent Rentals Up to 3 years | 4.00 | 5.65 | 0.00 | 9.65 | 0.00 | 9.65 | 0.00 | 9.65 |
| 15 Cent Rentals above 3 years | 4.00 | 6.15 | 0.00 | 10.15 | 0.00 | 10.15 | 0.00 | 10.15 |
| 16 TL Cent Skill Loan | 4.00 | 4.65 | 0.00 | 8.65 | 0.05 | 8.70 | 0.10 | 8.75 |
| 17 PM Awaz Yozana EWS & LIG | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 18 Cent Vidyarathi India Guarantee NCGTC | 4.00 | 5.00 | 0.00 | 9.00 | 0.00 | 9.00 | 0.00 | 9.00 |
| 19 Cent Vidyarathi Abroad Guarantee NCGTC | 4.00 | 5.00 | 0.00 | 9.00 | 0.00 | 9.00 | 0.00 | 9.00 |
| 20 Cent Home Loan 3rd & 4th House / Flat | 4.00 | 4.00 | 0.00 | 8.00 | 0.10 | 8.10 | 0.20 | 8.20 |
| 21 Cent Tech Vidyarathi for Students of IIT | 4.00 | 3.00 | 0.00 | 7.00 | 0.00 | 7.00 | 0.20 | 7.20 |
| 22 PM Awaz Yozana MIG I & MIG II | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 23 Cent Rental- Land Lord- Up to 3 Years | 4.00 | 5.65 | 0.00 | 9.65 | 0.00 | 9.65 | 0.00 | 9.65 |
| 24 Cent Rental- Land Lord- above 3 Years | 4.00 | 6.15 | 0.00 | 10.15 | 0.00 | 10.15 | 0.00 | 10.15 |
| 25 Cent Home-Floating upto 25 Lacs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 26 Cent Home-Floating 25 Lacs -30 Lacs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 27 Cent Home-Floating 30 Lacs-75 Lacs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 28 Cent Home-Floating >75 Lacs & above | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 29 Cent Combo-veh Loans | 4.00 | 2.90 | 0.00 | 6.90 | 0.25 | 7.15 | 0.45 | 7.35 |
| 30 Cent Combo-home Loans upto 25 | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 31 Cent Combo-home Loans upto 25-30 | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 32 Cent Combo-home Loans upto 25-31 | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 33 Cent Combo-home Loans 75 lacs& above | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 34 Loan to Executives MBA-Schedule A | 4.00 | 3.00 | 0.00 | 7.00 | 0.00 | 7.00 | 0.00 | 7.00 |
| 35 Loan to Executive MBA-Schedule B Male | 4.00 | 3.50 | 0.00 | 7.50 | 0.00 | 7.50 | 0.00 | 7.50 |
| 36 Loan to Executive MBA-Schedule B Female/SC/ST/MC | 4.00 | 3.00 | 0.00 | 7.00 | 0.00 | 7.00 | 0.00 | 7.00 |
| 37 Loan to Executives MBA-Schedule C | 4.00 | 4.25 | 0.00 | 8.25 | 0.00 | 8.25 | 0.00 | 8.25 |
| 38 Cent Home -CRGFTLIH | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 39 Cent Vidyarathi-India (Staff) | 4.00 | 3.00 | 0.00 | 7.00 | 0.00 | 7.00 | 0.00 | 7.00 |
| 40 Cent Vidyarathi-Abroad(Staff) | 4.00 | 3.00 | 0.00 | 7.00 | 0.00 | 7.00 | 0.00 | 7.00 |
| 41 CHDP T/L up to 25.0 lakh | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 42 CHDP T/L above 25.0 lakh | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 43 CHDP Repairs/Renovation of House/Flat | 4.00 | 3.10 | 0.00 | 7.10 | 0.25 | 7.35 | 0.35 | 7.45 |
| 44 CHDP Cent Vehicle-2 Wheelers | 4.00 | 3.25 | 0.00 | 7.25 | 0.20 | 7.45 | 0.50 | 7.75 |
| 45 CHDP Cent Vehicle-4 Wheelers New | 4.00 | 3.25 | 0.00 | 7.25 | 0.20 | 7.45 | 0.50 | 7.75 |
| 46 CHDP Refurbishing/Furnishing of House | 4.00 | 3.40 | 0.00 | 7.40 | 0.25 | 7.65 | 0.35 | 7.75 |
| 47 CHDP-Consumer durables/furniture | 4.00 | 3.40 | 0.00 | 7.40 | 0.25 | 7.65 | 0.35 | 7.75 |
| 48 CHDP Solar Energy Equipment | 4.00 | 3.05 | 0.00 | 7.05 | 0.10 | 7.15 | 0.20 | 7.25 |
| 49 CHDP Children marriage/Edu/med Exp | 4.00 | 4.55 | 0.00 | 8.55 | 0.10 | 8.65 | 0.20 | 8.75 |
| 50 CHDP Family Holiday/Tour/Travels | 4.00 | 5.05 | 0.00 | 9.05 | 0.10 | 9.15 | 0.20 | 9.25 |
| 51 Cent Corp Emp-Home loan upto 25 lakhs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 52 Cent Corp Emp - Home Loan above 25 lakhs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 53 Cent Corp Emp - Education Loan - India | 4.00 | 4.80 | 0.00 | 8.80 | 0.00 | 8.80 | 0.00 | 8.80 |
| 54 Cent Corp Emp - Education Loan - Abroad | 4.00 | 4.80 | 0.00 | 8.80 | 0.00 | 8.80 | 0.00 | 8.80 |
| 55 Cent Corp Emp - Vehicle 2 wheelers | 4.00 | 3.50 | 0.00 | 7.50 | 0.20 | 7.70 | 0.30 | 7.80 |
| 56 Cent Corp Emp - Vehicle 4 wheelers New | 4.00 | 3.50 | 0.00 | 7.50 | 0.20 | 7.70 | 0.30 | 7.80 |
| 57 Cent Corp Emp - Vehicle 4 wheelers Old | 4.00 | 4.80 | 0.00 | 8.80 | 0.00 | 8.80 | 0.20 | 9.00 |
| 58 Cent Corp Emp - Personal Loan | 4.00 | 5.00 | 0.00 | 9.00 | 0.10 | 9.10 | 0.30 | 9.30 |
| 59 Top up loan to Housing loan beneficiary up to 10.0 Lakh | 4.00 | 3.90 | 0.00 | 7.90 | 0.20 | 8.10 | 0.30 | 8.20 |
| 60 Top up loan to Housing loan beneficiary Above 10.0 Lakh | 4.00 | 4.40 | 0.00 | 8.40 | 0.20 | 8.60 | 0.30 | 8.70 |
| 61 Personal Loan - Teachers/Edn.Employee | 4.00 | 5.75 | 0.00 | 9.75 | 0.00 | 9.75 | 0.00 | 9.75 |
| 62 Cent Liquid | 4.00 | 7.15 | 0.00 | 11.15 | 0.00 | 11.15 | 0.20 | 11.35 |
| 63 Cent Personal Gold Loan | 4.00 | 5.05 | 0.00 | 9.05 | 0.00 | 9.05 | 0.00 | 9.05 |
| 64 Cent vehicle loan to Staff/ and retired staff | 4.00 | 3.05 | 0.00 | 7.05 | 0.00 | 7.05 | 0.00 | 7.05 |
| 65 T/L Housing Loan (HSS Salary/CSSS) | 4.00 | 2.85 | 0.00 | 6.85 | 0.00 | 6.85 | 0.05 | 6.90 |
| 66 T/L Vehicle Two Wheeler Loan (HSS Salary/CSSS) | 4.00 | 3.30 | 0.00 | 7.30 | 0.00 | 7.30 | 0.00 | 7.30 |
| 67 T/L Vehicle Loan Four Wheeler (HSS Salary/CSSS) | 4.00 | 3.10 | 0.00 | 7.10 | 0.00 | 7.10 | 0.00 | 7.10 |
| 68 T/L Personal Loan (HSS Salary/CSSS) | 4.00 | 4.95 | 0.00 | 8.95 | 0.00 | 8.95 | 0.00 | 8.95 |
| 69 Cent Earnesh Money | 4.00 | 3.10 | 0.00 | 7.10 | 0.10 | 7.20 | 0.20 | 7.30 |
| 70 DL Personal loan to Pensioners | 4.00 | 4.45 | 0.00 | 8.45 | 0.00 | 8.45 | 0.00 | 8.45 |

| Description - Updated Parameters - OD | Revised Repo Rate REPO | Proposed Spread SPREAD | Low Risk Rating premium | Revised ROI Low Risk | Medium Risk Rating Premium | RevisedROI Medium Risk | High Risk Rating Premium | RevisedROI High Risk |
|--|------------------------|------------------------|-------------------------|----------------------|----------------------------|------------------------|--------------------------|----------------------|
| 1 Cent Suvidha | 4.00 | 6.15 | 0.00 | 10.15 | 0.00 | 10.15 | 0.20 | 10.35 |
| 2 Cent Liquid | 4.00 | 7.15 | 0.00 | 11.15 | 0.00 | 11.15 | 0.20 | 11.35 |
| 3 OD-Cent Home Double Plus upto 25 lacs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 4 OD-Cent Home Double Plus above 25 lacs | 4.00 | 2.85 | 0.00 | 6.85 | 0.25 | 7.10 | 0.45 | 7.30 |
| 5 Cent Rental-OD (reducing facility) | 4.00 | 5.90 | 0.00 | 9.90 | 0.00 | 9.90 | 0.00 | 9.90 |
| 6 OD Top up | 4.00 | 4.05 | 0.00 | 8.05 | 0.00 | 8.05 | 0.20 | 8.25 |
| 7 Cent OD to Pensioners | 4.00 | 4.45 | 0.00 | 8.45 | 0.00 | 8.45 | 0.00 | 8.45 |