

Pricing Grid (w.e.f. 22nd Feb, 2017)

For current MCLR rates, please refer our website

Home Loans	Rate	Processing Fee	Franking	Valuation & legal
Home Loan Floating				
0-25 lakh	MCLR-1Y rate + 0.55%	Rs 5,000 +ST	As per actual	Rs 5,000+ST
25-75 lakh	MCLR-1Y Rate +1.90%	Rs 10,000+ST	As per actual	Rs 5,000+ST
75 lakh and above	MCLR-1Y Rate +1.90%	Rs 15,000+ST	As per actual	Rs 5,000+ST
Home Loan Fixed (for 3 years)	13.50%	0.5% of Loan Amount +ST	As per actual	Rs 5,000+ST
Easy Home Loan				
0-25 lakh	MCLR-1Y Rate + 1.05%	Rs 5,000 +ST	As per actual	Rs 5000+ST
25 - 75 lakh	MCLR-1Y Rate + 2.40%	Rs 10,000+ST	As per actual	Rs 5000+ST
75 lakh and above	MCLR-1Y Rate+2.40%	Rs 15,000+ST	As per actual	Rs 5000+ST

Loan Against Property	Rate	Processing Fee	Franking
Loan Against Property - Non Surrogate (Self Occupied or Rented Residential Property)	MCLR-1Y Rate + 3.15%	1.25% of Loan Amount +ST (Min. PF of Rs 7500 +ST)	As per actual
Loan Against Property - Surrogate (Self Occupied or Rented Residential Property)	MCLR-1Y Rate + 3.40%	1.25% of Loan Amount +ST (Min. PF of Rs 7500 +ST)	As per actual
Loan Against Property - Non Surrogate (Self Occupied or Rented Commercial Property)	MCLR-1Y Rate + 3.40%	1.50% of Loan Amount +ST (Min. PF of Rs 7500 +ST)	As per actual
Loan Against Property - Surrogate (Self Occupied or Rented Commercial Property)	MCLR-1Y Rate + 3.65%	1.50% of Loan Amount +ST (Min. PF of Rs 7500 +ST)	As per actual
Dropline Overdraft Against Property (Self Occupied or Rented Residential Property)	MCLR-1Y Rate + 3.40%	1.50% of Approved Limit +ST (Min. PF of Rs 7500 +ST)	As per actual
Dropline Overdraft Against Property (Self Occupied or Rented Commercial Property)	MCLR-1Y Rate + 3.65%	1.50% of Approved Limit +ST (Min. PF of Rs 7500 +ST)	As per actual
Loan for buying a Commercial Property	MCLR-1Y Rate + 3.40%	1.50% of Loan Amount +ST (Min. PF of Rs 7500 +ST)	As per actual
Loan Against Property (Liquid Income Program)	MCLR-1Y Rate + 4.15%	1.50% of Loan Amount +ST (Min. PF of Rs 7500 +ST)	As per actual
Loan Against Property - Fixed Rate	For first 3 years - 11.50% For remaining tenor - MCLR-1Y Rate + 1.55%	1.25% of Loan Amount + ST (Min PF of Rs 7500 +ST)	As per actual

Auto Loans	Rate	Processing Fee
2-wheeler Loans	30.00%	4% of Loan Amount + ST
4-wheeler Loans		
Small & Compact Segment (1-3 lakhs)	13.50%	2% of Loan Amount +ST
Mid Sized & Large Segment	12.50%	2% of Loan Amount +ST
Premium & Super premium & SUV	12.00%	2% of Loan Amount +ST
Premium MUV	13.00%	2% of Loan Amount +ST
MUV	14.00%	2% of Loan Amount +ST

Salaried Personal Loans	Rate	Processing Fee
Loan Amount < 5 lacs		
Income 20000 to <25000 per month	23.00%	2.5% of Loan Amount +ST
Income 25000 to <50000 per month	21.00%	2.5% of Loan Amount +ST
Income 50000 to <75000 per month	18.00%	2.5% of Loan Amount +ST
Income 75000 to <100000 per month	17.00%	2.5% of Loan Amount +ST
Income 100000+ per month	16.50%	2.5% of Loan Amount +ST
Metro Micro Loan (Mumbai Only)	25.00%	3% of Loan Amount +ST
New to Credit	23.00%	3% of Loan Amount +ST
Loan Amount >= 5 lacs		
Income 25000 to <50000 per month	18.00%	2% of Loan Amount +ST
Income 50000 to <75000 per month	17.00%	2% of Loan Amount +ST
Income 75000 to <100000 per month	16.00%	2% of Loan Amount +ST
Income 100000+ per month	15.50%	2% of Loan Amount +ST

Small Business Loans / Self Employed Personal Loans	Rate	Processing Fee
Loan Amount < 5 Lacs	24.00%	Not Applicable
Ticket Size >= 5 Lacs (Proprietorships / Partnerships / LLP)	23.00%	3% of Loan Amount +ST
Ticket Size >= 5 Lacs (Private Limited Cos./Closely held Public Limited Cos.)	22.00%	2.5% of Loan Amount +ST

Business Loans	Rate	Processing Fee
Proprietorships	20.00%	2.5% of Loan Amount +ST
Partnerships / LLP / Closely Held Public Limited Companies	19.50%	2.25% of Loan Amount +ST
Private Limited Companies	19.00%	2% of Loan Amount +ST

Working Capital Finance	Rate	Processing Fee	Franking
All limits/loans (New to Bank & Renewal)	MCLR-1Y Rate + 4.15%	1% of Limit/Loan Amount +ST for NTB (new) 0.5% of Limit/Loan Amount+ST for Renewal	As per actual

MSME Loans	MSME Loans Rate	Women Loans Rate	Processing Fee	Franking
MSE loans (upto Rs.5 lacs)	29.00%	27.00%	Not Applicable	
MSE loans (above Rs, 5 lacs & upto Rs.10 lacs)	25.00%	23.00%	2.0% of Loan Amount +ST	As per actual
Secured Loans (Rs. 10 lacs – 20 lacs)	24.00%	22.00%	2.0% of Loan Amount +ST	

MSME - SW Loans	Sw Loans Rate	Women Loans Rate	Processing Fee	Franking
MSE SW Loans (upto Rs.10 lacs)				
upto 2.50 lacs	29.00%	27.00%	Not Applicable	
2.51 lacs to 5.00 lacs	27.00%	25.00%	Not Applicable	As per actual
5.01 lacs to 10.00 lacs	25.00%	23.00%	2.0% of Loan Amount +ST	
MSE Loans - Plant & Machinery				
upto 5.00 lacs	29.00%	27.00%	Not Applicable	
5.01 lacs to 10.00 lacs	25.00%	23.00%	2.0% of Loan Amount +ST	As per actual
Secured Loans - Liquid collateral & Property				
upto 5.00 lacs	27.00%	25.00%	Not Applicable	
5.01 lacs to 10.00 lacs	24.00%	22.00%	2.0% of Loan Amount +ST	As per actual
10.01 lacs to 25.00 lacs	19.00%	17.00%	2.0% of Loan Amount +ST	

Education Loans	Rate	Processing Fee
Upto Rs. 4 lacs	MCLR-1Y Rate + 5.40%	Nil
Rs. 4 lacs to Rs. 7.5 lacs	MCLR-1Y Rate + 6.40%	Nil
Greater than Rs. 7.5 lacs	MCLR-1Y Rate + 4.40%	Nil

Gold Loans	Rate	Processing Fee
Scheme A	14.50%	Rs. 100
Scheme B	15.50%	Rs. 100
Scheme C	17.50%	Rs. 100
Scheme D	19.00%	Rs. 100

ST = Service Tax + other applicable taxes / cess

For Home Loan & Loan Against property, Processing Fee of Rs.5000 + ST to be collected upfront along with application at the login stage

For Working Capital Finance, Processing Fee of Rs.7500 + ST to be collected upfront along with application at the login stage

Pricing logic

Marginal Cost of Funds based Lending Rate (MCLR) means the rate as determined and published by the Bank from time to time.