

Interest Rates for Loans and Advances (Effective from 02.05.2012)

BASE RATE w.e.f 02.05.2012	10.45% (p.a)
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SCHEME SPECIFIC FINAL INTEREST RATES (CARD RATES)

TABLE 1	(a) Working capital limits under agriculture and allied activities, up to and including Rs.3 Lakh (ASTL, ACC, FKCC, DL, Indirect finance like fertiliser dealers, etc), excluding ADLG.			
	(b) Group loans under SJSRY/SGSY for agricultural purposes upto and including Rs 3 L.			
	(c) To rubber producers' societies and rubber trading companies promoted by Rubber Board upto and including Rs 3L			
	(d) Federal Green Plus for Rs 3L			
	(e) Scheme for financing poultry broiler farmers upto and including Rs 3 L.			
	Rating	Less than 1 Yr	1 Yr to less than 2 Yrs	2 Yrs to 3 Yrs
	FB 1	Base Rate+0.25% i.e. 10.70%	Base Rate+0.25% i.e. 10.70%	Base Rate+0.25% i.e. 10.70%
FB 2	Base Rate+0.25% i.e. 10.70%	Base Rate+0.25% i.e. 10.70%	Base Rate+0.25% i.e. 10.70%	
FB 3	Base Rate+0.25% i.e. 10.70%	Base Rate+0.25% i.e. 10.70%	Base Rate+0.25% i.e. 10.70%	
FB 4	Base Rate+0.50% i.e. 10.95%	Base Rate+0.50% i.e. 10.95%	Base Rate+0.50% i.e. 10.95%	
FB 5	Base Rate+0.75% i.e. 11.20%	Base Rate+0.75% i.e. 11.20%	Base Rate+1.00% i.e. 11.45%	

TABLE 1 (A)	ADLG (Inclusive of pure Gold ADLG)	
	Upto & inclusive of Rs 3 Lakh	Base Rate i.e. 10.45%
	ADLG (Inclusive of pure Gold ADLG) Above Rs 3 Lakh	Base Rate+2.50% i.e. 12.95%

TABLE 2	<p>(a) All other Agricultural loans and advances (including Term loans irrespective of limits) and all plantation loans (irrespective of limit) but excluding Agrimobile loans and ADLG,</p> <p>(b) Group loans under SJSRY/SGSY for agricultural purposes, above Rs 3 L</p> <p>(c) Loans to rubber producers' societies and rubber trading companies promoted by Rubber Board above Rs 3 L</p> <p>(d) Federal Green Plus for above Rs 3L</p> <p>(e) Scheme for financing poultry broiler farmers above Rs 3 L.</p>			
Rating	Less than 1 Yr	1 Yr to less than 2 Yrs	2 Yrs to less than or equal to 3 Yrs	Above 3 Yrs.
FB 1	Base Rate+2.00% i.e. 12.45%	Base Rate+2.50% i.e. 12.95%	Base Rate+2.75% i.e. 13.20%	Base Rate+2.75% i.e. 13.20%
FB 2	Base Rate+2.25% i.e. 12.70%	Base Rate+2.75% i.e. 13.20%	Base Rate+3.00% i.e. 13.45%	Base Rate+3.00% i.e. 13.45%
FB 3	Base Rate+2.75% i.e. 13.20%	Base Rate+3.25% i.e. 13.70%	Base Rate+3.50% i.e. 13.95%	Base Rate+3.50% i.e. 13.95%
FB 4	Base Rate+3.75% i.e. 14.20%	Base Rate+4.00% i.e. 14.45%	Base Rate+4.25% i.e. 14.70%	Base Rate+4.25% i.e. 14.70%
FB 5	Base Rate+4.75% i.e. 15.20%	Base Rate+5.25% i.e. 15.70%	Base Rate+5.50% i.e. 15.95%	Base Rate+5.50% i.e. 15.95%

Note: For Agrimobile loans refer TABLE 51.

TABLE 2(A)	Bills discounted against commodities/Cash Credit against commodity futures	Base Rate+3.75% i.e. 14.20%
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TABLE 3					
<p>(a) Other priority sector advances including loans covered under CGTMSE scheme (except retail loans, export credit and parameterised products) including SSIs,</p> <p>(b)KESRU(Kerala State Self-Employment Scheme for Registered Unemployed),</p> <p>(c)Group loans under SJSRY/SGSY for purposes other than agriculture,</p> <p>(d)Lending to intermediary agencies (including those for housing) for on-lending to ultimate beneficiaries & agencies providing inputs. (Excluding loans to rubber producers' societies and rubber trading companies promoted by Rubber Board).</p>					
Rating	ODCC	Loans other than ODCC			
		Less than 1 Yr	1Yr to less than 2 Yrs	2 Yrs to less than 3 Yrs	3Yrs and above
FB 1	Base Rate+4.50% i.e. 14.95%	Base Rate+3.75% i.e. 14.20%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e. 14.95%	Base Rate+4.50% i.e. 14.95%
FB 2	Base Rate+5.00% i.e. 15.45%	Base Rate+4.25% i.e. 14.70%	Base Rate+4.75% i.e. 15.20%	Base Rate+5.00% i.e. 15.45%	Base Rate+5.00% i.e. 15.45%
FB 3	Base Rate+5.75% i.e.16.20%	Base Rate+4.75% i.e. 15.20%	Base Rate+5.50% i.e. 15.95%	Base Rate+5.75% i.e. 16.20%	Base Rate+5.75% i.e. 16.20%
FB 4	Base Rate+6.75% i.e. 17.20%	Base Rate+6.00% i.e. 16.45%	Base Rate+6.75% i.e.17.20%	Base Rate+6.75% i.e. 17.20%	Base Rate+6.75% i.e. 17.20%
FB 5	Base Rate+8.50% i.e. 18.95%	Base Rate+7.75% i.e. 18.20%	Base Rate+8.50% i.e. 18.95%	Base Rate+8.50% i.e. 18.95%	Base Rate+8.50% i.e. 18.95%

TABLE 4					
<p>(a) Non priority loans except Abkari,Real Estate, Non priority sector personal loans, Exchange on CP,ABP etc,TOD in SB/CD,Overdue Bills, Invoked BG</p> <p>(b) Premises Loans</p>					
Rating	ODCC	Loans other than ODCC			
		Less than 1Yr	1Yr to less than 2 Yrs	2Yrs to less than 3 Yrs	3 yrs and above
FB 1	Base Rate+5.00% i.e. 15.45%	Base Rate+4.00% i.e. 14.45%	Base Rate+4.75% i.e. 15.20%	Base Rate+5.00% i.e. 15.45%	Base Rate+5.00% i.e. 15.45%
FB 2	Base Rate+5.50% i.e. 15.95%	Base Rate+4.50% i.e. 14.95%	Base Rate+5.25% i.e. 15.70%	Base Rate+5.50% i.e. 15.95%	Base Rate+5.50% i.e. 15.95%
FB 3	Base Rate+6.25% i.e. 16.70%	Base Rate+5.25% i.e. 15.70%	Base Rate+6.00% i.e.16.45%	Base Rate+6.25% i.e. 16.70%	Base Rate+6.25% i.e. 16.70%
FB 4	Base Rate+7.50% i.e. 17.95%	Base Rate+6.50% i.e. 16.95%	Base Rate+7.25% i.e. 17.70%	Base Rate+7.50% i.e. 17.95%	Base Rate+7.50% i.e. 17.95%
FB 5	Base Rate+9.25% i.e. 19.70%	Base Rate+8.25% i.e. 18.70%	Base Rate+9.00% i.e. 19.45%	Base Rate+9.25% i.e. 19.70%	Base Rate+9.25% i.e. 19.70%

TABLE 5	PARAMETERISED SME PRODUCTS (FSLs/FTLS/Fed SME CLEAN OD/FILS). Parameterised SME products include the following schemes also: a) Loan scheme to Doctors b) Federal Vanijya Loan c) Loan to Traders (KVVES/KSVVS) .				
Rating	ODCC	Loans other than ODCC			
	(All Tenure Upto and including 30 months)	Less than 1Yr	1Yr to less than 2 Yrs	2Yrs to less than 3 Yrs	3 yrs and above
FB 1	Base Rate+4.25% i.e. 14.70%	Base Rate+3.25% i.e. 13.70%	Base Rate+4.00% i.e. 14.45%	Base Rate+4.25% i.e. 14.70%	Base Rate+4.25% i.e. 14.70%
FB 2	Base Rate+4.50% i.e. 14.95%	Base Rate+3.75% i.e. 14.20%	Base Rate+4.25% i.e. 14.70%	Base Rate+4.50% i.e. 14.95%	Base Rate+4.50% i.e. 14.95%
FB 3	Base Rate+5.25% i.e. 15.70%	Base Rate+4.25% i.e. 14.70%	Base Rate+5.00% i.e. 15.45%	Base Rate+5.25% i.e.15.70%	Base Rate+5.25% i.e. 15.70%
FB 4	Base Rate+6.25% i.e. 16.70%	Base Rate+5.25% i.e. 15.70%	Base Rate+6.00% i.e. 16.45%	Base Rate+6.25% i.e. 16.70%	Base Rate+6.25% i.e. 16.70%

TABLE 5 A	Fed SME LAP				
Rating	OD	Loans other than OD			
	(applicable for running OD up to 30 months)	Less than 1Yr	1Yr to less than 2 Yrs	2Yrs to less than 3 Yrs	3 yrs and above
FB 1	Base Rate+2.75% i.e. 13.20%	Base Rate+2.00% i.e. 12.45%	Base Rate+2.75% i.e. 13.20%	Base Rate+2.75% i.e. 13.20%	Base Rate+2.75% i.e. 13.20%
FB 2	Base Rate+3.00% i.e. 13.45%	Base Rate+2.50% i.e. 12.95%	Base Rate+3.00% i.e. 13.45%	Base Rate+3.25% i.e. 13.70%	Base Rate+3.25% i.e. 13.70%
FB 3	Base Rate+3.25% i.e. 13.70%	Base Rate+3.00% i.e. 13.45%	Base Rate+3.75% i.e. 14.20%	Base Rate+3.75% i.e. 14.20%	Base Rate+4.00% i.e. 14.45%
FB 4	Base Rate+3.50% i.e. 13.95%	Base Rate+3.50% i.e. 13.95%	Base Rate+4.00% i.e. 14.45%	Base Rate+4.25% i.e. 14.70%	Base Rate+4.50% i.e. 14.95%

TABLE 6	Special loan package for LPG Dealers
Rating	Interest Rate
FB 1	Base Rate +3.00% i.e. 13.45%
FB 2	Base Rate+3.50% i.e. 13.95%
FB 3	Base Rate+4.50% i.e. 14.95%

TABLE 7	FTLS APPLI HOME (Only ODCC permissible)
Rating	Interest Rate
FB 1	Base Rate+3.75% i.e. 14.20%
FB 2	Base Rate+4.00% i.e. 14.45%

TABLE 8	FSLs/FTLS POS Power Scheme		
Rating	Tenor		
	Upto and inclusive of six months	Above six months to less than 1 Yr	1 yr to less than 2 Yrs
FB 1	Base Rate+3.50% i.e. 13.95%	Base Rate+4.50% i.e. 14.95%	Base Rate+5.25% i.e. 15.70%
FB 2	Base Rate+4.00% i.e. 14.45%	Base Rate+5.00% i.e.15.45%	Base Rate+5.75% i.e. 16.20%
FB 3	Base Rate+4.75% i.e. 15.20%	Base Rate+5.75% i.e. 16.20%	Base Rate+6.75% i.e.17.20%
FB 4 (Applicable only for loan scheme for mobile/DTH/other electronic recharge vendors)	Base Rate+6.00% i.e. 16.45%	Base Rate+7.25% i.e. 17.70%	Base Rate+8.00% i.e.18.45%

TABLE 9	Loans under arrangement with	
	M/s. Tractors and Farm Equipment Limited (TAFE Ltd)	Base Rate+2.75% i.e. 13. 20%

TABLE 10	Loans under arrangement with	
	M/s. Ashok Leyland Ltd & M/s Tata Motors Ltd. (Fixed for entire tenure of the loan) For new loans sanctioned/disbursed w.e.f 05/03/2012	
	Upto Rs 25 L	Base Rate+3.00% i.e. 13.45%
	Above Rs 25L	Base Rate+4.50% i.e. 14.95%

TABLE 11	Federal Prathyasha Scheme	Base Rate+2.50% i.e. 12.95%
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TABLE 12 (a)	Federal Ashwas Gold Scheme	Base Rate+2.75% i.e. 13.20%
TABLE 12 (b)	Federal Ashwas Loan Scheme against Insurance Policies	Base Rate+2.75% i.e. 13.20%
TABLE 12 (c)	Federal Ashwas Loan Scheme against Own Deposits (not linked to Base Rate)	Own Deposit Rate+1.00%

TABLE 13 (a)	Micro credit to Kudumbasree	Base Rate+1.50% i.e. 11.95%
TABLE 13 (b)	NHG/SHG/CDS/JLG/MEs promoted by Kudumbasree	Base Rate+1.50% i.e. 11.95%
TABLE 13 (c)	SHGs- Bank to SHG,Bank to NGOs/VAS/GSGSK	Base Rate+1.50% i.e. 11.95%

TABLE 14	Loan Against Warehouse Receipt
Rating	Interest Rate
FB 1	Base Rate+3.25% i.e. 13.70%
FB 2	Base Rate+3.75% i.e. 14.20%
FB 3	Base Rate+4.50% i.e. 14.95%
FB 4	Base Rate+6.00% i.e. 16.45%
TABLE 14 (A)	OD Against Warehouse Receipt
Rating	Interest Rate
FB 1	Base Rate+3.50% i.e. 13.95%
FB 2	Base Rate+4.00% i.e. 14.45%
FB 3	Base Rate+4.75% i.e. 15.20%
FB 4	Base Rate+6.25% i.e. 16.70%

TABLE 15	Rent Securitisation Loan
Rating	Interest Rate
FB 1	Base Rate+3.00% i.e. 13.45%
FB 2	Base Rate+3.50% i.e. 13.95%
FB 3	Base Rate+4.00% i.e. 14.45%
FB 4	Base Rate+4.00% i.e. 14.45%

TABLE 15 A	Rent Securitisation Loan (For loans against rent receivables from our Bank)
Rating	Interest Rate
FB 1	Base Rate+2.00% i.e. 12.45%
FB 2	Base Rate+2.00% i.e. 12.45%
FB 3	Base Rate+2.50% i.e. 12.95%
FB 4	Base Rate+3.00% i.e. 13.45%

TABLE 16		PMEGP			
Rating	ODCC	Loans other than ODCC			
		Less than 1 Yr	1Yr to less than 2 Yrs	2 Yrs to less than 3 Yrs	3Yrs and above
FB 1	Base Rate+4.50% i.e. 14.95%	Base Rate+3.75% i.e. 14.20%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e.14.95%
FB 2	Base Rate+4.50% i.e. 14.95%	Base Rate+3.75% i.e. 14.20%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e.14.95%
FB 3	Base Rate+4.50% i.e. 14.95%	Base Rate+3.75% i.e. 14.20%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e.14.95%	Base Rate+4.50% i.e.14.95%
FB 4	Base Rate+6.75% i.e. 17.20%	Base Rate+6.00% i.e. 16.45%	Base Rate+6.75% i.e.17.20%	Base Rate+6.75% i.e. 17.20%	Base Rate+6.75% i.e. 17.20%
FB 5	Base Rate+8.50% i.e. 18.95%	Base Rate+7.75% i.e. 18.20%	Base Rate+8.50% i.e. 18.95%	Base Rate+8.50% i.e. 18.95%	Base Rate+8.50% i.e. 18.95%

TABLE 17	Individual loans under SJSRY/SGSY	Base Rate+1.50% i.e. 11.95%
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TABLE 18		Bills discounted under LC	
	a	With usance upto 90 days	Base Rate+3.00% i.e.13.45%
	b	With usance from 91 days to 180 days	Base Rate+3.00% i.e.13.45%

TABLE 19	Supply Bills Discounted	Base Rate+7.75% i.e. 18. 20%
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TABLE 20	DBP-Documentary Bills Purchased	Base Rate+7.75% i.e. 18.20%
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TABLE 21	Usance bills discounting other than those mentioned above	Base Rate+8.25% i.e. 18.70%
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TABLE 22		Real Estate Loans			
Rating	Less than 1 Yr	1 Yr to less than 2 Yrs	2 Yrs to less than 3 Yrs	3 Yrs and above	
					FB 1
FB 2	Base Rate+5.00% i.e. 15.45%	Base Rate+5.75% i.e. 16.20%	Base Rate+6.25% i.e. 16.70%	Base Rate+6.25% i.e. 16.70%	
FB 3	Base Rate+5.75% i.e. 16.20%	Base Rate+6.75% i.e. 17.20%	Base Rate+7.00% i.e. 17.45%	Base Rate+7.00% i.e. 17.45%	
FB 4	Base Rate+7.25% i.e. 17.70%	Base Rate+8.00% i.e. 18.45%	Base Rate+8.25% i.e. 18.70%	Base Rate+8.25% i.e. 18.70%	

TABLE 23	Abkari Loans
Rating	Upto & inclusive of 1 Yr
FB 1	Base Rate+7.25% i.e. 17.70%
FB 2	Base Rate+7.50% i.e. 17.95%
FB 3	Base Rate+7.75% i.e. 18.20%
FB 4	Base Rate+8.50% i.e. 18.95%

TABLE 24	Non priority sector personal loans		
	a	AAS/NSC,IVP,KVP,LIC Policies	Base Rate+4.50% i.e. 14.95%
	b	Other non priority sector personal loans	Base Rate+10.25% i.e. 20.70%

TABLE 25	TOD in SB/CD	Base Rate+10.50% i.e. 20.95%
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TABLE 26	Devolved LC /Invoked BG	Base Rate+10.75% i.e. 21.20%
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TABLE 27	Advances against third party resident deposits		
	a	Against third party resident deposits (In the nature of AAD)	Base Rate+4.75% i.e. 15.20% or Deposit rate+2% whichever is higher
	b	Rupee loans for which 100% own or third party deposit is taken as collateral security	Usual interest rate applicable for the respective category of loan with FB 1 rating

TABLE 28	Federal Corporate Loan Scheme		
Rating	Upto and inclusive of 6 months	Above 6 months to 1 yr	
FB 1	Base Rate+2.00% i.e. 12.45%	Base Rate+3.00% i.e. 13.45%	
FB 2	Base Rate+2.50% i.e. 12.95%	Base Rate+3.50% i.e. 13.95%	
FB 3	Base Rate+3.25% i.e. 13.70%	Base Rate+4.25% i.e. 14.70%	
FB 4	Base Rate+4.50% i.e. 14.95%	Base Rate+5.50% i.e. 15.95%	
FB 5	Base Rate+6.25% i.e. 16.70%	Base Rate+7.25% i.e. 17.70%	

TABLE 29	Exchange on CP/ABP/BDP/TBP (Commission extra as applicable)	Base Rate+10.00% i.e. 20.45%
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TABLE 30	FDP/FCP	Base Rate + 4.50% i.e. 14.95%
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TABLE 31	General Credit Card (GCC)	Base Rate+2.50% i.e. 12.95%
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TABLE 32	Swarojgar Credit Card (SCC)	Base Rate+2.50% i.e. 12.95%
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TABLE 33	TATA Vehicle Finance Scheme	Base Rate+4.75% i.e. 15.20%
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TABLE 34		Export Credit(w e f 12.06.2012)				
A		Pre- shipment Credit				
		FB 1	FB 2	FB 3	FB 4	FB 5
a	Up to 180 days	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
b	181 to 270 days	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
c	271 to 360 days (paid from export proceeds and for period exceeding 270 days)	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%
d	If paid out of export proceeds after 360 days (from 1st day onwards)	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%
e	If paid out of local resources (includes penal interest from 1st day onwards)	Base Rate+6.75% i.e.17.20%	Base Rate+6.75% i.e.17.20%	Base Rate+6.75% i.e.17.20%	Base Rate+6.75% i.e.17.20%	Base Rate+6.75% i.e.17.20%
f	Against incentives receivables from Govt covered by ECGC guarantee (up to 90 days)	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
B		Postshipment Credit				
		FB 1	FB 2	FB 3	FB 4	FB 5
a	Demand Bills (for transit period as specified by FEDAI)- The rate is applicable upto 180 days even if closed out of local resources	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%

b	Usance Bills up to 180 days from the date of advance (For total period comprising usance period, transit period as per FEDAI and grace period wherever applicable) and RABC-even if closed out of local resources.	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
c	Under Gold Card scheme up to 365 days	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	NA	NA
d	Overdue export bills closed with export proceeds (From 181 st day onwards)	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%
e	Overdue export bills paid out of local resources (Includes penal interest from first day onwards)	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%	Base Rate+6.50% i.e.16.95%
f	Against incentives receivables from Govt covered by ECGC guarantee (up to 90 days)	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
g	Against undrawn balance - up to 90 days	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
h	Against retention money payable within one year from date of shipment - up to 90 days (For suppliers portion only)	Base Rate+1.25% i.e.11.70%	Base Rate+1.75% i.e.12.20%	Base Rate+2.25% i.e.12.70%	Base Rate+3.25% i.e.13.70%	Base Rate+5.00% i.e.15.45%
i	Deferred credit for period beyond 180 days	Base Rate+8.50% i.e.18.95%	Base Rate+8.50% i.e.18.95%	Base Rate+8.50% i.e.18.95%	Base Rate+8.50% i.e.18.95%	Base Rate+8.50% i.e.18.95%
j	Export credit not otherwise specified (ECNOS) pre and post shipment	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%	Base Rate+6.25% i.e.16.70%

C	Export Bills Crystallised (Rupee Bills)
a	If realized /closed with export proceeds (For rupee export bills) Rates as applicable to B(a) to B(d) above
b	Export Bills Crystallised (If closed using local funds) Rate as applicable to B(e) above

RETAIL LOAN SCHEMES

TABLE 35 (A)	Housing Loans disbursed upto 23.06.2011	
Upto Rs 30 L	Rating	Interest Rate
	FB 1	Base Rate+0.50% i.e. 10.95%
	FB 2	Base Rate+0.50% i.e. 10.95%
	FB 3	Base Rate+0.50% i.e. 10.95%
	FB 4	Base Rate+1.00% i.e. 11.45%
Above Rs 30 L to Less than Rs 75 L	Rating	Interest Rate
	FB 1	Base Rate+1.00% i.e. 11.45%
	FB 2	Base Rate+1.00% i.e. 11.45%
	FB 3	Base Rate+1.00% i.e. 11.45%
	FB 4	Base Rate+1.50% i.e. 11.95%
Rs 75 L and above	Rating	Interest Rate
	FB 1	Base Rate+1.50% i.e. 11.95%
	FB 2	Base Rate+1.50% i.e. 11.95%
	FB 3	Base Rate+1.50% i.e. 11.95%
	FB 4	Base Rate+ 2.00% i.e.12.45%
TABLE 35 (B)	Housing Loans disbursed from 23.06.2011 onwards and new housing loans to be disbursed w.e.f 02.05.2012	
Upto Rs 30 L	Base Rate + 0.28% i.e. 10.73%	
Above Rs 30 L to less than Rs 75 L	Base Rate + 0.53% i.e. 10.98%	
Rs 75 L and above	Base Rate + 0.78% i.e. 11.23%	
TABLE 35 (C)	Home Plus Loans	
(i)Home Plus Beautification Loan	Borrower's HL rate+2.00%	
(ii)Home Plus Privilage Personal Loan	Borrower's HL rate+2.50%	

TABLE 36		House Plot Loans	
FB 1		Base Rate+5.25% i.e. 15.70%	
FB 2		Base Rate+5.75% i.e. 16.20%	
FB 3		Base Rate+6.50% i.e. 16.95%	
FB 4		Base Rate+7.75% i.e. 18.20%	
TABLE 37		FHTL	
Rating	Tenor		
	Upto and including 60 months	Above 60 months	
FB 1	Base Rate+6.00% i.e. 16.45%	Base Rate+6.25% i.e. 16.70%	
FB 2	Base Rate+6.00% i.e. 16.45%	Base Rate+6.25% i.e. 16.70%	
FB 3	Base Rate+6.50% i.e. 16.95%	Base Rate+6.75% i.e. 17.20%	
FB 4	Base Rate+7.50% i.e. 17.95%	Base Rate+8.00% i.e. 18.45%	

TABLE 38	Federal Easy Cash (Other than against deposits)	Base Rate+4.50% i.e. 14.95%
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TABLE 39	Professional Bouquet	Card rate-0.25% for floating rate loans subject to a minimum of Base Rate.
	Housing Loan & Car Loan	
	Fixed Rate housing Loan	0.50% above floating rate housing loan
	Asset Power	Base Rate+3.00% i.e. 13.45%

TABLE 40		Personal Loan
Rating	Interest Rate	
FB 1	Base Rate+7.00% i.e.17.45%	
FB 2	Base Rate+7.50% i.e. 17.95%	
FB 3	Base Rate+8.25% i.e. 18.70%	
FB 4	Base Rate+9.50% i.e. 19.95%	

TABLE 40 (A)	Federal Elite Personal Loan (sanctioned/disbursed w.e.f 02.05.2012) - Based on AQB of SB/CD Accounts.
For AQB Rs.1 Lac & above	Base Rate+5.50% i.e. 15.95%
For AQB Rs. 75,000/- to less than Rs.1,00,000	Base Rate+6.00% i.e. 16.45%
For AQB Rs.50000 to less than Rs.75000	Base Rate+6.50% i.e.16.95%

TABLE 40(B)	Federal Premium Signature Loan	Base Rate+7.00% i.e. 17.45%
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TABLE 41		Mortgage Loan
Rating	Interest Rate	
FB 1	Base Rate+7.00% i.e. 17.45%	
FB 2	Base Rate+7.50% i.e. 17.95%	
FB 3	Base Rate+8.25% i.e.18.70%	
FB 4	Base Rate+9.50% i.e. 19.95%	

TABLE 42	Consumer Loan	Base Rate+7.50% i.e. 17.95%
TABLE 43	Demat Loan	Base Rate+6.50% i.e. 16.95%
TABLE 44	Bon Voyage	Base Rate+6.50% i.e. 16.95%
TABLE 45	Subhayathra	Base Rate+8.25% i.e. 18.70%
TABLE 46	Equity Subscription Scheme	Base Rate+7.50% i.e. 17.95%
TABLE 47	Federal Health Credit Scheme	Base Rate+8.00% i.e. 18.45%
TABLE 48	Federal Aashray	Base Rate+4.75% i.e. 15.20%
TABLE 49 (A)	GOLD LOAN (Disbursed upto 23.06.2011)	Interest Rate
	a.General,SSTGL,BGL,Pure Gold General	Base Rate+5.05% i.e. 15.50%
	b.OYG	Base Rate+3.05% i.e. 13.50%
	c. Easy Gold	Base Rate+5.30% i.e. 15.75%
	d. Gold Equity	Base Rate+5.05% i.e. 15.50%
	e. Gold loans under special campaign “Welcome Gold” – floating rate	Base Rate+3.05% i.e. 13.50%
TABLE 49(B)	GOLD LOAN (Disbursed from 23.06.2011 onwards and new loans to be disbursed from 30/07/2012 onwards)	Interest Rate
	a. General,SSTGL,Pure Gold General	Base Rate +3.30% i.e. 13.75%
	b. OYG	Base Rate+ 3.30% i.e. 13.75%
	c. BGL, Gold Equity	Base Rate+ 5.05% i.e. 15. 50%
	d. Easy Gold	Base Rate+5.30% i.e. 15.75%
	e. Fed Jewel	Base Rate + 3.30% i.e. 13.75%
TABLE 50	OD Against VISA Card	Base Rate+10.50% i.e. 20.95%

TABLE 51	Car Loan	
A	Brand new 4 wheeler & Agrimobile loans (w.e. f 08.06.2012)	
Rating	Tenor	
	Upto and including 36 months	Above 36 months to 60 months ®
FB 1	Base Rate+1.25% i.e. 11.70%	Base Rate+1.75% i.e. 12.20%
FB 2	Base Rate+1.25% i.e. 11.70%	Base Rate+1.75% i.e. 12.20%
FB 3	Base Rate+1.25% i.e. 11.70%	Base Rate+1.75% i.e. 12.20%
FB 4	Base Rate+1.75% i.e. 12.20%	Base Rate+2.25% i.e. 12.70%

® For Agrimobile beyond five years the rates for car loan for 5 years will be applicable

B	Used 4 wheeler & Agri Mobile loans against used vehicles.	
Rating	Interest Rate	
FB 1	Base Rate+5.25% i.e. 15.70%	
FB 2	Base Rate+5.25% i.e. 15.70%	
FB 3	Base Rate+5.25% i.e. 15.70%	
FB 4	Base Rate+5.75% i.e. 16.20%	
C	Two Wheelers	
Rating	Interest Rate	
FB 1	Base Rate+5.25% i.e. 15.70%	
FB 2	Base Rate+5.25% i.e. 15.70%	
FB 3	Base Rate+5.25% i.e. 15.70%	
FB 4	Base Rate+5.75% i.e. 16.20%	
D	Fixed Interest Rate for Federal Personal Car Loan Scheme(w e f 08.06.2012)	
Rating	Fixed Interest Rate (Not linked to Base Rate)-Applicable for new loans disbursed from 08.06.2012 onwards	
	Upto and including 36 M	Above 36M
FB 1	12.15%	12.90%
FB 2	12.15%	12.90%
FB 3	12.15%	12.90%
FB 4	12.90%	13.65%

TABLE 52	Educational Loan	
A	Students securing admission in IIT/IIM(Irrespective of loan amount)	Base Rate +2.75% i.e 13.20% (For both male & female)
B	Special Vidya Loan	
	Female	Male
Upto & inclusive of Rs 4 L	Base Rate+3.75% i.e. 14.20%	Base Rate+4.00% i.e.14.45%
Above Rs 4 L	Base Rate+3.75% i.e. 14.20%	Base Rate+4.00% i.e. 14.45%
C	*Federal Vidya Loan	
	Female	Male
Upto & inclusive of Rs 4 L	Base Rate+3.75% i.e. 14.20%	Base Rate+4.00% i.e. 14.45%
Above Rs 4 L	Base Rate+3.75% i.e. 14.20%	Base Rate+4.00% i.e. 14.45%
D	*Refundable Deposit Loan under Federal Vidya Loan	Base Rate+5.00% i.e. 15.45%
	*Schemes discontinued with effect from 01/04/2011.	

TABLE 53	Federal Career Solutions Loan Scheme	Base Rate+4.28% i.e. 14.73%
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Loans & Advances not linked to Base Rate

TABLE 54	DRI	4.00%
TABLE 55	ADVANCE AGAINST OWN RUPEE DEPOSITS (RESIDENT/NRE)	Deposit Rate+2.00%
TABLE 56	ADVANCE AGAINST OWN FCAB DEPOSITS (In foreign currency)	Deposit Rate+ 2.00%
TABLE 57	ADVANCE AGAINST OWN FCAB DEPOSIT (In Indian rupee)	Deposit Rate + Prevailing swap cost of the currency+2.00% with a minimum of 7.00% as announced on a monthly basis.
TABLE 58	ADVANCE AGAINST OWN FCAB (In Indian Rupee)closed using funds from ONR A/C	Rate of interest originally prescribed for AAD
TABLE 59	ADVANCE AGAINST DEPOSITS UNDER DDC SCHEME	8.00% p.a at monthly rests irrespective of the tenor of deposit
TABLE 60	INTEREST RATE ON OUTSTANDING ADVANCE AGAINST TERM DEPOSIT when the deposit is prematurely closed without being eligible for any interest.	Base Rate as at the date of closure of Term deposit
TABLE 61	PCFC(w e f 12.06.2012)	
	a. Up to 180 days from the date of advance	5.00% over 6 months LIBOR/EUROLIBOR/EURIBOR
	b. Beyond 180 days,upto 360 days (subject to extension granted by appropriate authority)	7.00% over 6 months LIBOR/EUROLIBOR/EURIBOR
TABLE 62	EBRD(w e f 12.06.2012)	
	a. Demand Bills for NTP	5.00% over 1 month LIBOR/EUROLIBOR/EURIBOR
	b. Usance bills for usance period & NTP	
	1. Upto 60 days sight	5.00% over 3 months LIBOR/EUROLIBOR/EURIBOR
	2. Above 60 days sight upto 6 months from the date of shipment	5.00% over 6 months LIBOR/EUROLIBOR/EURIBOR
	3. Export bills both demand and usance realised after due date up to date of crystallisation	Appropriate rate of interest as mentioned above +2% for overdue period
	4. EBRD crystallised (from date of crystallisation)	16.70% (Rate applicable for ECNOS)