

EFFECTIVE INTEREST RATES 'P' SEGMENT ADVANCES

BPLR 12.25% W.E.F. 07.09.2009

S.N.	NAME OF THE SCHEME		INTEREST RATE (BPLR 12.25%)		Effective Rate
			LINKAGE	RATE (%)	
	<p><u>SBBJ EASY HOME LOAN</u> Interest rate during the first year (i.e. till first anniversary date from the date of first disbursement) is Fixed at 8% p.a. Interest rate during next two years is Fixed at 8.50% p.a Interest rate after three years may be Fixed or Floating as per the borrower's choice made at the time of sanction. If floating rate option is chosen, then the rate will be 2.75% below BPLR. If fixed rate option is chosen, then the rate will be 1.25% below BPLR prevailing on the third anniversary date from the date of first disbursement, and shall have a reset frequency of 5 years from the third anniversary date of the loan. Fixed interest rate shall be subject to force-majeure clause. for Home Loans up to Rs.50.00 lacs to public at least partially disbursed on or before 31.03.2010</p> <p><u>SBBJ ADVANTAGE HOME LOAN:</u> Interest rate <i>during the first year</i> (i.e. till first anniversary date from the date of first disbursement) is Fixed at 8% p.a. >Interest rate <i>during next two years</i> is Fixed at 9.00%. p.a >Interest rate <i>after three years</i> may be Fixed or Floating as per the borrower's choice <i>made at the time of sanction</i>. If floating rate option is chosen, then the rate will be 1.75% below BPLR. If fixed rate option is chosen, then the rate will be 0.75% below BPLR prevailing on the third anniversary date from the date of first disbursement, and shall have a reset frequency of 5 years from the third anniversary date of the loan. Fixed interest rate shall be subject to force-majeure clause. for Home Loans above Rs.50.00 lacs to public at least partially disbursed on or before 31.03.2010</p> <p><u>LOANS UP TO RS. 5.00 LACS(SBBJ Hi-Five Home loan) : Available up to 31.03.2010</u> Loan amount Maximum- Rs. 5.00 lacs Loan tenure- Max 120 months including moratorium period. Interest rate- 8% fixed rate during first 60 months. From 61st month and onwards, rate will be reset with Floating rate at 2.75% below BPLR or fixed rate @ 1.25% below BPLR as per option exercised by the customer at the time of sanction of loan. Fixed rate will be arrived at on the basis of BPLR prevailing at the time of re-set.</p>				
1	FLOATING RATE HOUSING LOANS				
	Loans upto Rs.30 lacs				
	Housing Loan (Including SBBJ Realty, SBBJ Flexi Loan and NRI Housing Loan schemes)	Upto 5 years	3.50% below BPLR	8.75	8.75
		Above 5 years and upto 15 years	2.75% below BPLR	9.50	9.50
		Above 15 years	2.50% below BPLR	9.75	9.75
b)	Above Rs.30 lacs				
	Housing Loan (Including	Upto 5 years	2.25% below BPLR	10.00	9.75

	SBBJ Realty, SBBJ Flexi Loan and NRI Housing Loan schemes)	Above 5 years and upto 15 years	2.00% below BPLR	10.25	10.00
		Above 15 years	1.75% below BPLR	10.50	10.25
c)	Housing Loan Scheme for State Government Employees (any amount)		3.50% below BPLR	8.75	8.75
2	FIXED RATE HOUSING LOANS Up to 10 years (WITH TWO YEARS RE-SET CLAUSE)				
	Housing Loan (Including SBBJ Realty, SBBJ Flexi Loan and NRI Housing Loan schemes)	Up to 30.00lacs		11.25	11.25
		Above 30.00 lacs		12.25	12.25
	Housing Loan Scheme for State Government Employees	Upto 10 years		11.25	11.25
3	SBBJ Home Cash - TERM LOAN				
	Customers who maintain their salary accounts with us	Home Loan on floating rate	1.00 below BPLR	11.25	11.25
		Home Loan on fixed rate	AT BPLR	12.25	12.25
	Customers who do not maintain salary accounts with us or are not salaried class	Home Loan on floating rate	AT BPLR	12.25	12.25
		Home Loan on fixed rate	1.00 above BPLR	13.25	13.25
	SBBJ Home Cash -OVERDRAFT				
	Customers who maintain their salary accounts with us	Home Loan on floating rate	AT BPLR	12.25	12.25
		Home Loan on fixed rate	1.00 above BPLR	13.25	13.25
	Customers who do not maintain salary accounts with us or are not salaried class	Home Loan on floating rate	1.00 above BPLR	13.25	13.25
		Home Loan on fixed rate	2.00 above BPLR	14.25	14.25
4	Earnest Money Deposit Scheme		1.50% below BPLR	10.75	10.75
5	Car Loans NEW	EZEE CAR LOAN SCHEME : for loans disbursed up to 31.03.2010. 8.00% p.a. (Fixed) for first year and 10% p.a. for 2 nd & 3 rd year for all new car loans sanctioned and disbursed up to 31.03.2010. No other interest concession can be given under any tie-up arrangement or otherwise below this offer rate during the offer period. Interest Rate will be reset after expiry of 36 months from the date of sanction to the applicable card rate contracted as on the date of sanction under the respective new car loan schemes i.e. Spreads below / above BPLR as applicable on the date of sanction as per the agreement.			
		Upto 3 years (Loan Rs.7.50 lacs & more)	1.50% below BPLR	10.75	10.75
		Upto 3 years (Loan below Rs.7.50 lacs)	1.25 below BPLR	11.00	11.00
		Above 3 years to 5 years (All loans)	1.25 below BPLR	11.00	11.00
		All other loans (Above 5 years to 7 years)	1.00 below BPLR	11.25	11.25
	Car Loans USED	Upto 3 years	1.75% above BPLR	14.00	14.00
		>3 years	2.00% above BPLR	14.25	14.25
6	Vishesh Vahan Yojna Vehicle loans to State Government Employees (maximum Upto 7 years)		1.50 below BPLR	10.75	10.75
7	Mortgage Loan	upto Rs.2.00 lacs	AT BPLR	12.25	12.25
		Above 2.00 lacs	0.25% ABOVE BPLR	12.50	12.50
8	Education Loans				
	For regular loans	Upto Rs.4.00 lacs	2.00% below BPLR	10.25	10.25
		Above Rs.4.00 lacs	0.50% below BPLR	11.75	11.75
	Loans to study in Prime Institutions	Upto Rs.4.00 lacs	2.25% below BPLR	10.00	10.00
		Above Rs.4.00 lacs	2.00% below BPLR	10.25	10.25
	In case of girl students, the interests will be 0.50% lower. List of Prime Education Institutes				
9	Special Loan Scheme for State Government Employees		0.75% below BPLR	11.50	11.50
10	Special Loan Scheme for Power Sector employees		0.75% below BPLR	11.50	11.50
11	Personal Loan	With Check off facility	1.00% above BPLR	13.25	13.25

		With SI/ PDs	2.00% above BPLR	14.25	14.25
12	Pensioner's Loan		0.50% below BPLR	11.75	11.75
13	Reverse Mortgage Loan Scheme		FIXED	10.75	10.75
14	Loans for purchase of Two wheelers		3.25% above BPLR	15.50	15.50
15	SBBJ Rent Plus	For loans upto 3 years	0.25% above BPLR	12.50	12.50
		Above 3 years upto 7 years	0.50% above BPLR	12.75	12.75
		Above 7 years upto 10 years	0.75% above BPLR	13.00	13.00
16	Nurses Plus		AT BPLR	12.25	12.25
17	Gold Loan (Repayment upto 30 months)	Upto Rs.1.00 lac-	0.75% below BPLR	11.50	11.50
		Over Rs. 1.00 lac to Upto Rs. 3.00 lacs (Max.)	0.25% below BPLR	12.00	12.00
	Gold loans for repayment over 30 months		AT BPLR	12.25	12.25
18	Loan against Shares and Debentures		1.75% above BPLR	14.00	14.00
19	Loan for subscription to IPOs	Employees with salary a/c	1.75% above BPLR	14.00	14.00
		Others on Credit scoring basis	2.25% above BPLR	14.50	14.50
20	Loans against NSCs / KVPs / IVPs / RBI Relief Bonds / LIC / SBI Life policy / SBI Magnum	Repayment upto three years	0.25% below BPLR	12.00	12.00
		Repayment > three years & below six years and on overdrafts	0.25% below BPLR	12.00	12.00
21	Loan against Units of UTI	Repayment upto one year	1.00% above BPLR	13.25	13.25
		Repayment > one year & below 3 years	1.50% above BPLR	13.75	13.75
		Repayment 3 years & below 6 years	2.00% above BPLR	14.25	14.25
22	Career Loan scheme	Land/Building	BPLR	12.25	12.25
		Bank's TDRs/STD Rs	1.50% above the rate of interest payable on deposits		
		Govt. Securities / Public Sector Bonds/NSCs/ KVPs/RBI Relief Bonds, LIC Policy	1.75% below BPLR –	10.50	10.50
		In case interest is paid during the course a rebate of 0.50% will be admissible, only during the moratorium period.			

RISK BASED DISCOUNT (CONCESSION) / PREMIUM (ADDITION) ON THE NEW HOUSING LOANS:

a) Risk based interest rate discount (concession) / premium for loans up to Rs. 30.00 lacs.

MARGIN	EMI/NMI RATIO			
	Up to 40%	Above 40% and up to 50%	Above 50% and up to 60%	Above 60%
50% and above	Concession 0.25%	Concession 0.20%	Concession 0.15%	Concession - NIL
20% to less than 50%	Concession 0.15%	Concession 0.15%	Concession 0.10%	Concession - NIL
Less than 20%	No concession / no premium	No concession / no premium	No concession / no premium	No concession / no premium

b) Risk based interest rate discount (concession) / premium for loans above Rs. 30.00 lacs and up to Rs. 1.00 crores.

MARGIN	EMI/NMI RATIO			
	Up to 40%	Above 40% and up to 50%	Above 50% and up to 60%	Above 60%
50% and above	Concession 0.25%	Concession 0.20%	Concession 0.15%	Concession- NIL
20% to less than 50%	Concession 0.15%	Concession 0.15%	Concession 0.10%	Concession- NIL
Less than 20%	Premium 0.25%	Premium 0.25%	Premium 0.25%	Premium 0.25%

c) Risk based interest rate discount (concession) / premium for loans above Rs. 1.00 crores.

MARGIN	EMI/NMI RATIO			
	Up to 40%	Above 40% and up to 50%	Above 50% and up to 60%	Above 60%
50% and above	Concession 0.25%	Concession 0.20%	Concession 0.15%	Concession NIL
25% to less than 50%	Concession 0.15%	Concession 0.15%	Concession 0.10%	Concession NIL
20% to less than 25%	Premium 0.20%	Premium 0.20%	Premium 0.20%	Premium 0.20%
Less than 20%	Premium 0.25%	Premium 0.25%	Premium 0.25%	Premium 0.25%

Special concession:

0.10% if salary account with us.

0.10% under plus schemes.

0.10% for rural housing under SBBJ Gram Niwas and Sahyog Niwas (for SHGs)

Concession under plus schemes shall not be allowed to run concurrently with the concession for maintaining the salary account.

Upper ceiling on concession: 0.25% (Maximum concession 0.25%)

Floor rate: i.e. the rate below which Home loan may not be sanctioned:

Loan Tenure	Floor rate
Up to 5 year	3.75% below BPLR i.e.8.50%
Above 5 years	3.50% below BPLR i.e.8.75%

LIST OF PRIME EDUCATIONAL INSTITUTIONS FOR STUDIES IN INDIA

LIST OF PRIME EDUCATIONAL INSTITUTIONS FOR STUDIES IN INDIA

Sr No	Institute
1	IIM, Ahmedabad
2	IIM, Bangalore
3	IIM Indore
4	IIM, Kozikode
5	IIM, Kolkata
6	IIM, Lucknow
7	IIM, Shillong
8	IIT Mumbai
9	IIT Kanpur
10	IIT Chennai
11	IIT Kharagpur
12	IIT Guwahati
13	IIT Delhi
14	IIT Roorkee
15	IIT Gujrat
16	IIT Punjab
17	IIT Rajasthan
18	IIT Hyderabad
19	IIT Bihar
20	IIT Orissa
21	CMC Vellore
22	Bangalore Medical College, Bangalore
23	JIPMER, Pondicherry
24	Madras Medical College, Chennai
25	Grant Medical College, Mumbai
26	AFMC, Pune
27	King Edward Medical College, Mumbai
28	Maulana Azad Medical College, Delhi
29	AIIMS, Delhi
30	LHMC, Delhi
31	PGIMER, Chandigarh
32	NID, Ahmedabad
33	Nirma Institute of Management
34	FMS, Delhi
35	Indian Institute of Foreign Trade, Delhi
36	IMT, Ghaziabad
37	Dept of Management Studies, IIT, Delhi
38	Indian Institute of Forest Management Bhopal
39	Mudra Institute of Communication, Ahmedabad
40	Marine Engg College, Kolkata
41	IISc, Bangalore
42	Institute of Rural Management, Anand
43	IT BHU, Banaras
44	Dept of Indl & Management Engg IIT, Kanpur
45	NITIE, Mumbai
46	NMIMS, Mumbai
47	KMC, Manipal
48	IIT-SJSOM, Mumbai
49	Jamnalal Bajaj, Mumbai

50	S P Jain, Mumbai
51	Delhi College of Engg., Delhi
52	TISS, Mumbai
53	BITS, Pilani
54	XIM, Bhubaneswar
55	Symbiosis Institute of Business Management, Pune
56	XLRI, Jamshedpur
57	ISM, Dhanbad
58	MDI Gurgaon
59	Anna University, Chennai
60	Malviya National Institute of Technology, Jaipur
61	Bansthali Vidyapith, P.O. Bansthali Vidyapith -304022(For technical courses only)
62	Mody Institute of Technology, Lachhmangarh (Sikar) (For technical courses only)