

RETAIL BANKING DEPARTMENT

Revised interest rates on various retail lending schemes w.e.f. 25.7.2013

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| Dena Niwas Housing Finance : | |
| Floating Rate of Interest (linked to Base Rate) | |
| Limit upto Rs.75 lakhs | 10.25% |
| Limit above Rs.75 lakhs | 10.50% |

FIXED RATE OF INTEREST (TO BE RESET AT THE END OF EVERY 3 YEARS)

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| Limit up to Rs. 25.00 Lacs * | |
| Repayable up to 5 years | 11.25% (fixed) |
| Repayable above 5 years & up to 10 years | |
| Repayable above 10 years | |

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| Limit > Rs.25 lakhs & Upto Rs.30 lakhs : | |
| Repayable upto 5 years | 11.25% (fixed) |
| Repayable in > 5 years & up to 10 years | |
| Repayable in > 10 years | |

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| Limit > Rs.30 lakhs : | |
| Repayable up to 5 years | 11.75% (fixed) |
| Repayable above 5 years & up to 10 years | |
| Repayable above 10 years | |

* **Note :** The fixed rate of interest is to be reset after every 3 years. At the time of reset it should be fixed by the same spread over the Base Rate applicable on the date of reset as was applicable at the time of sanction.

OTHER RETAIL LENDING SCHEMES :

| S. N. | Scheme | Revised Rates |
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| 1 | Dena Suvidha | 13% (fixed) in case of tie-up under Corporate Salary Scheme. 14.00% (fixed) in all other cases. |
| 2 | Dena Consumer Durables Finance | 13% (fixed) in case of tie-up under Corporate Salary Scheme. 14% (fixed) in all other cases. |
| 3 | Dena Senior Citizen Pensioners | 14.55% |
| 4 | Dena Auto Finance | |

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| Two Wheelers | Repayable upto 3 yrs : 13.30% Repayable > 3 yrs : 13.80% |
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| Four Wheelers | Repayable upto 1 yr : 11% (fixed) In >1 yr & upto 3 yrs : 11.50%(fixed) In > 3 yrs & upto 5 yrs : 12% (fixed) |
| Old Vehicles (Max. 3 years) | Repayable upto 1 yr : 12% (fixed) In >1 yr & upto 3 yrs : 12.50%(fixed) |

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| 5 | Dena Vidyalaxmi Education Loan | |
| | UPTO Rs. 4.00 Lacs | |
| | Repayable up to 3 years | 11.80% p.a |
| | Repayable > 3 yrs | 11.80% p.a |
| | Above Rs. 4.00 Lacs * | |
| | Repayable up to 3 years | 11.80% p.a |
| | Repayable > 3 yrs | 11.80% pa |
| | * No oncessions are available to girl students and IIM / IIT / ISB (Hyderabad) students except interest concession available to girl student under Dena Shakti Scheme. | |
| 6 | Dena Trade Finance : | |
| | Dena Trade under MSE | Upto limit of Rs.5.00 crores as per MSE rate of interest |
| | Limit above Rs.5.00 crores | CCHyp. : 13.25% TL repayable in 3 yrs : 13.00% TL repayable in > 3 yrs : 13.50% |
| 7 | Dena Rent | Repayable upto 3 years : 13.25% Repayable in > 3 yrs : 13.50% |
| 8 | Dena Mortgage : | |
| | Term Loan | Repayable upto 3 years : 13.50% Repayable in > 3 years : 14.00% |
| | Overdraft facility | 14.50% |
| 9 | Dena Doctor + | |
| | CC Hyp. | 13.05% |
| | TL – Repayable upto 3 years | 13.05% |
| | TL – Repayable in > 3 yrs | 13.05% |

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| 10. | Dena Gold Loan | Upto Rs.3 lacs) - 12% (fixed) > Rs.3 lacs & upto Rs.100 lacs : 13.55% (floating) |
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