

Retail Loan Products – Interest Rates (Card Rate)

Home Loan (Repo Linked):

Product Name	Slabs	ROI for Women		ROI for General Public	
		Salaried	Non-Salaried	Salaried	Non-Salaried
Home Loan - Floating (including HL-NRI & IB Home Advantage)	Upto Rs.30 lakhs	7.00%	7.05%	7.20%	7.25%
	Above Rs.30 lakhs upto Rs.75 lakhs	7.10%	7.15%	7.30%	7.35%
	Above Rs.75 lakhs	7.25%	7.30%	7.45%	7.50%
Plot Loan	Upto Rs.30 lakhs	8.00%	8.05%	8.20%	8.25%
	Above Rs.30 lakhs upto Rs.75 lakhs	8.10%	8.15%	8.30%	8.35%
	Above Rs.75 lakhs	8.25%	8.30%	8.45%	8.50%
Home Loan-CRE – Floating (including HL-NRI & IB Home Advantage)	Upto Rs.30 lakhs	7.65%	7.70%	7.70%	7.75%
	Above Rs.30 lakhs upto Rs.75 lakhs	7.75%	7.80%	7.80%	7.85%
	Above Rs.75 lakhs	7.90%	7.95%	7.95%	8.00%
Ind Awas (Irrespective of EWS/LIG/MIG I/MIG II)		6.85%	6.85%	7.00%	7.00%

Note - IB Home Advantage ROI at par with existing IBHL guidelines and in respect of OD portion it is 1% more than the applicable ROI

Other Loan Products (Repo Linked):

Product Name	Classification	ROI
IB Home Improve	General	9.15%
	Women	9.00%
IB Home Enrich	General	7.55%
	Women – Salaried with Check-off facility	7.00%
	Women – Non-Salaried	7.25%
IB Home Loan Plus	General	9.25%
	Women - Salaried With Check-off facility	8.60%
	Women – Non-Salaried	8.85%
Ind Mortgage	General	10.65%
	Women	10.50%
IB Rent Encash	General	10.40%
	Women	10.25%
Non-Priority Term Loan for GMRA Premium	General	7.75%
	Women	7.60%

Loan against Rental Receivables (Repo Linked):

Product Name	Rating as per RAM Model	ROI for Women	ROI for General Public
IB Rental (CRE)	AAA	8.95%	9.10%
	AA+	9.20%	9.35%
	AA	9.70%	9.85%
	A	10.20%	10.35%
	BBB	10.70%	10.85%
	BB and below / Unrated accounts	12.95%	13.10%
IB Rental (Non-CRE)	AAA	7.95%	8.10%
	AA+	8.20%	8.35%
	AA	8.55%	8.70%
	A	9.20%	9.35%
	BBB	9.70%	9.85%
	BB and below / Unrated accounts	12.55%	12.70%



Education Loan (Repo Linked):

Product Name	Classification	ROI
Where NO Credit Guarantee Coverage is available (0.50% interest concession is available for girl students)		10.05%
Prime Scheme - Education Loan to premier Institutions (No interest concession is available for girl students)	List A as per IB Education Loan Prime Scheme	7.15%
	List B as per IB Education Loan Prime Scheme	7.75%
	List C as per IB Education Loan Prime Scheme	8.15%

Education Loan (MCLR Linked):

Scheme	ROI
Where Credit guarantee cover (CGFSEL) is available. (No further interest concession is available for girl students)	9.30%
Where NO Credit Guarantee Coverage is available (0.50% interest concession is available for girl students)	10.30%
IB- Skill Loan (No further interest concession is available for girl students)	8.80%

Vehicle Loan (Repo Linked):

Product Name	Classification	ROI for Women	ROI for General Public
IB Vehicle Loan	Vehicle Loan (New Cars)	7.90%	8.05%
	Vehicle Loan (Used Cars)	10.85%	11.00%
	Vehicle Loan (2 Wheeler)	10.35%	10.50%
ECO VAHAN	4 Wheeler – Salary	7.65%	7.80%
	4 Wheeler – Professional	7.75%	7.90%
	4 wheeler – Business Class	8.00%	8.15%
	2 wheeler upto Rs.2 lakhs - Salaried Class	10.25%	10.40%
	2 wheeler Above Rs.2 lakhs upto Rs.10 lakhs - Salaried Class	10.15%	10.30%
	2 wheeler Above Rs.10 lakhs – Salaried Class	10.30%	10.45%
	2 wheeler - Professional / Business Class	10.35%	10.50%

Pension Loan (Repo Linked):

Product Name	Classification	ROI for Women	ROI for General Public
IB Pension Loan	Repayment of 12 months	10.60%	10.75%
	Repayment above 12 months upto 36 months	11.35%	11.50%
	Repayment above 36 months upto 120 months	11.60%	11.75%

Clean Loan to Salaried Class (Repo Linked):

Product Name	Classification	ROI for Women	ROI for General Public
For employees of Government organizations / PSUs & Central / State Government and for Salaried individuals of reputed Private Sector / other reputed organizations approved by respective Zonal Office (tenor upto 60 months)	Where Check-off facility & undertaking by the employer is available	9.05%	9.20%
	Where Check-off facility & undertaking by the employer is not available, but salary is credited with our Bank.	9.65%	9.80%
For Housing Loan Borrowers (Salaried Class)	Where salary is credited with our Bank	9.05%	9.20%
For tenor of more than 60 months upto 84 months		13.50%	13.65%

Note: For OD facilities - 1% additional interest shall be charged from above interest rates



Loan against Sovereign Gold Bond:

Product Name	Classification	ROI (Fixed)
Limit up to Rs.5 lakhs	LTV: Up to 60%	9.05%
	LTV: Abv 60% and up to 70%	9.30%
	LTV: Abv 70% and up to 75%	9.40%
Limit above Rs.5 lakhs	LTV: Up to 60%	9.55%
	LTV: Abv 60% and up to 70%	9.80%
	LTV: Abv 70% and up to 75%	9.90%

Jewel Loan (Non-Priority):

Product Name	Classification	ROI (Fixed)
Short Term - upto 35 months (EMI)	Upto Rs.5 lakhs	8.50%
	Above Rs.5 lakhs	8.75%
Bullet Payment upto 12 months	Upto Rs.10 lakhs	8.50%
Senior Citizens upto 35 months (EMI)	Irrespective of Limit	8.50%

Loan against Deposits:

Product Name	Classification	ROI (Fixed)
Against INR Deposit	Loan against Third party deposit	10.80%
Against FCNRB Deposit	Loan to depositor against own FCNRB Deposit	10.30%
	Loan against Third party FCNRB Deposit	10.80%

Loan / Overdraft against NSC/KVP/LIC Policy/RBI Relief Bonds: 10.95% (Fixed)

Reverse Mortgage Loan: 9.40% (Fixed)

IND COVID Emergency Loan:

Product Name	ROI (Fixed)
IND COVID-Emergency Salary Loan (IBCESL)	9.50%
IND COVID-Emergency Pension Loan (IBCEPL)	8.75%