

Floating Rate Schematic loans linked to REPO rate

SI No:	Category							Interest rate
1	Housing Loan							
		>850	801-850	750-800	720-749	700-719	680-699	-1
	Salaried	8.70%	9.00%	9.25%	9.90%	10.55%	11.20%	9.25%
	Self-Employed	8.75%	9.20%	9.45%	10.20%	10.95%	11.70%	9.85%
2	SIB Car Loan (New Car) - Fixed Rate				Repo Rate + 2.25% (presently at 8.75%) onwards			
	SIB Car Loan (New Car) - Floating Rate				Repo Rate + 2.91% (presently at 9.41%) onwards			
	SIB Car Loan (Used Car)				Repo Rate + 4.77% (presently at 11.27%) onwards			
	Two Wheeler Loan*				Repo Rate + 8.99% (presently at 15.49%) onwards			
	SIB Superbike*				Repo Rate + 7.49% presently at 13.99%) onwards			
3	SIB Mobiloan Commercial /Agricultural(New Vehicle)				Repo Rate + 8.30% to Repo Rate + 10.55%			
4	SIB Rental				Repo Rate + 6.90% to Repo Rate + 7.15%			
5	SIB Excellence				Repo Rate + 4.05% to Repo Rate + 4.65%			
6	EDUSUM- Loans				Repo Rate + 10.20% to Repo Rate + 10.95%			

7	SIB Global Education	Repo Rate + 6.40% to Repo Rate + 7.15%
8	SIB Pharma Plus	Repo Rate + 3.20% to Repo Rate + 7.45%
9	SIB Décor	Repo Rate + 7.40% to Repo Rate + 7.65%
10	SIB Mini Rental Scheme	Repo Rate + 6.90% to Repo Rate + 7.15%
11	Gold Power- OD	Repo Rate + 8.55%
	Gold Loan Personal (EMI/OD)	Repo Rate + 8.30% to Repo Rate + 8.55%
	Gold Max/ Gold Max Agri Schemes	Repo Rate + 3.00%
12	SIB Loan For Purchasing Commercial Property	Repo Rate + 6.40% to Repo Rate + 6.65%
13	SIB Business Loan	Repo Rate + 8.60% to Repo Rate + 12.85%
14	SME Composite Loan	Repo Rate + 4.90% to Repo Rate + 7.15%
15	Trader's Overdraft	Repo Rate + 5.40% to Repo Rate + 7.15%
16	SIB Personal Loan Scheme*	Repo Rate + 6.60% to Repo Rate + 14.10%
17	SIB Group Personal Loan (Fixed rate only)	Repo Rate + 6.35% to Repo Rate + 10.30%
18	Mortgage Loan (Firms & Companies)	Repo Rate +6.65% to Repo Rate + 7.9%
19	SIB GST Business Loan	Repo Rate + 5.40% to Repo Rate +7.65%
20	Vendor Finance	Repo Rate + 5.90% to Repo Rate+7.15%
21	Dealer Finance	Repo Rate + 5.90% to Repo Rate + 7.15%

22	SIB Corporate Bill Discounting	Repo Rate + 4.35% to Repo Rate + 5.85%
23	SIB LAP Plus	REPO + 6.65% to REPO + 7.90%
24	SIB Vitjan Pradhan Scheme (VPS)	Repo Rate + 4.74 % to Repo Rate + 6.32 %

*Fixed rate option also available