

Floating Rate Schematic loans linked to REPO rate

SI No:	Category	Interest rate
1	Home Loan Scheme (up to & incl Rs. 75.00 Lakhs)	Repo Rate + 3.90 % to Repo Rate + 5.40 %
	Home Loan Scheme (above Rs. 75.00 Lakhs)	Repo Rate + 4.05 % to Repo Rate + 5.55 %
2	SIB Car Loan (New Car)*	Repo Rate + 4.75 % to Repo Rate + 5.20 %
	SIB Car Loan (Used Car)*	Repo Rate + 9.25 % to Repo Rate + 9.70 %
3	SIB Mobiloan Commercial /Agricultural (New Vehicle)	Repo Rate + 7.90 % to Repo Rate + 9.15 %
	SIB Mobiloan Commercial /Agricultural (Used Vehicle)	Repo Rate + 9.40 % to Repo Rate + 10.65 %
4	SIB Rental	Repo Rate + 6.5 % to Repo Rate + 6.75 %
5	SIB Excellence	Repo Rate + 3.65 % to Repo Rate + 4.25 %
6	EDUSUM- Loans	Repo Rate + 9.80 % to Repo Rate + 10.55 %
7	SIB Global Education	Repo Rate + 6.00 % to Repo Rate + 6.75 %
8	Skill Loan Scheme	Repo Rate + 7.00 % to Repo Rate + 7.25 %
9	SIB Pharma Plus	Repo Rate + 4.80 % to Repo Rate + 7.05 %
10	SIB Décor	Repo Rate + 7.00 % to

		Repo Rate + 7.25 %
11	SIB Mini Rental Scheme	Repo Rate + 6.50 % to Repo Rate + 6.75 %
12	Gold Power- OD	Repo Rate + 8.15 % to Repo Rate + 8.40 %
	Gold Loan Personal (EMI/OD)	Repo Rate + 7.90 % to Repo Rate + 8.40 %
13	SIB Loan For Purchasing Commercial Property	Repo Rate + 6.00 % to Repo Rate + 6.25 %
14	SIB Business Loan	Repo Rate + 8.20 % to Repo Rate + 12.45 %
15	SME Composite Loan	Repo Rate + 4.50 % to Repo Rate + 6.75 %
16	Trader's Overdraft	Repo Rate + 5.00 % to Repo Rate + 6.75 %
17	SIB Personal Loan Scheme*	Repo Rate + 7.50 % to Repo Rate + 10.35 %
18	SIB Group Personal Loan*	Repo Rate + 6.80 % to Repo Rate + 9.15 %
19	Two Wheeler Loan*	Repo Rate + 10.15 % to Repo Rate + 10.60 %
20	SIB Superbike*	Repo Rate + 6.65 % to Repo Rate + 8.10 %
21	Mortgage Loan (<i>Individuals and Firms & Companies</i>)	Repo Rate + 6.25 % to Repo Rate + 7.75 %
22	SIB GST Business Loan	Repo Rate + 5.00 % to Repo Rate + 7.25 %

23	MSME Star	Repo Rate + 4.50 % to Repo Rate + 6.75 %
24	Vendor Finance	Repo Rate + 5.00 % to Repo Rate + 6.75 %
25	Dealer Finance	Repo Rate + 5.50 % to Repo Rate + 6.75 %
26	SIB Corporate Bill Discounting	Repo Rate + 3.95 % to Repo Rate + 5.45 %

*Fixed rate option also available