

**Annexure-I Retail Loans (Existing Borrowers) (as on 29/05/2020)**

REVISED ROI FOR REPO LINKED RETAIL LOANS (EXISTING BORROWERS) W.E.F 30/05/2020									
Description - UPDATED PARAMETERS - DL/TL	Repo rate	SPREAD	Low Risk Rating Premium	ROI Low Risk	Medium Risk Rating Premium	ROI Medium Risk	High Risk Rating Premium	ROI High Risk	
1 Cent Swabhiman Plus	4.00	3.35	0.00	7.35	0.00	7.35	0.00	7.35	
2 Cent Vidyarthi - India - Male	4.00	4.85	0.00	8.85	0.00	8.85	0.00	8.85	
3 Cent Vidyarthi - India - Female/SC/ST	4.00	4.35	0.00	8.35	0.00	8.35	0.00	8.35	
4 Cent Vidyarthi - Abroad- Male	4.00	4.85	0.00	8.85	0.00	8.85	0.00	8.85	
5 Cent Vidyarthi - Abroad- Female/SC/ST	4.00	4.35	0.00	8.35	0.00	8.35	0.00	8.35	
6 Edn Loan to IIM Students	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
7 Cent Vehicle-Four Wheelrs(Old)	4.00	4.60	0.00	8.60	0.00	8.60	0.20	8.80	
8 Cent Vehicle-2 Wheel New	4.00	3.25	0.00	7.25	0.05	7.30	0.20	7.45	
9 Cent Vehicle-4 Wheel New	4.00	3.25	0.00	7.25	0.05	7.30	0.25	7.50	
10 Cent Personal Loan	4.00	5.85	0.00	9.85	0.05	9.90	0.20	10.05	
11 MP- Cent Sahari Awaz Yojana	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
12 Cent Mortgage TL	4.00	5.40	0.00	9.40	0.05	9.45	0.20	9.60	
13 Cent Mortgage O/D	4.00	5.40	0.00	9.40	0.05	9.45	0.20	9.60	
14 Cent Rentals Up to 3 years	4.00	5.35	0.00	9.35	0.00	9.35	0.00	9.35	
15 Cent Rentals above 3 years	4.00	5.85	0.00	9.85	0.00	9.85	0.00	9.85	
16 TL Cent Skill Loan	4.00	4.35	0.00	8.35	0.05	8.40	0.10	8.45	
17 PM Awaz Yozana EWS & LIG	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
18 Cent Vidyarthi India Guarantee NCGTC	4.00	4.85	0.00	8.85	0.00	8.85	0.00	8.85	
19 Cent Vidyarthi Abroad Guarantee NCGTC	4.00	4.85	0.00	8.85	0.00	8.85	0.00	8.85	
20 Cent Home Loan 3rd & 4th House / Flat	4.00	3.85	0.00	7.85	0.10	7.95	0.20	8.05	
21 Cent Tech Vidyarthi for Students of IIT	4.00	2.85	0.00	6.85	0.00	6.85	0.20	7.05	
22 PM Awaz Yozana MIG I & MIG II	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
23 Cent Rental- Land Lord- Up to 3 Years	4.00	5.35	0.00	9.35	0.00	9.35	0.00	9.35	
24 Cent Rental- Land Lord- above 3 Years	4.00	5.85	0.00	9.85	0.00	9.85	0.00	9.85	
25 Cent Home-Floating upto 25 Lacs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
26 Cent Home-Floating 25 Lacs -30 Lacs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
27 Cent Home-Floating 30 Lacs-75 Lacs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
28 Cent Home-Floating >75 Lacs & above	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
29 Cent Combo-veh Loans	4.00	2.85	0.00	6.85	0.05	6.90	0.20	7.05	
30 Cent Combo-home Loans upto 25	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
31 Cent Combo-home Loans upto 25-30	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
32 Cent Combo-home Loans upto 25-31	4.00	3.85	1.00	8.85	1.10	8.95	1.20	9.05	
33 Cent Combo-home Loans 75 lacs& above	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
34 Loan to Executives MBA-Schedule A	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
35 Loan to Executive MBA-Schedule B Male	4.00	3.35	0.00	7.35	0.00	7.35	0.00	7.35	
36 Loan to Executive MBA-Schedule B Female/SC/ST/MC	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
37 Loan to Executives MBA-Schedule C	4.00	4.10	0.00	8.10	0.00	8.10	0.00	8.10	
38 Cent Home -CRGF/TLH	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
39 Cent Vidyarthi-India (Staff)	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
40 Cent Vidyarthi-Abroad(Staff)	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
41 CHDP T/L up to 25.0 lakh	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
42 CHDP T/L above 25.0 lakh	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
43 CHDP Repairs/Renovation of House/Flat	4.00	3.10	0.00	7.10	0.10	7.20	0.20	7.30	
44 CHDP Cent Vehicle-2 Wheelers	4.00	3.10	0.00	7.10	0.10	7.20	0.20	7.30	
45 CHDP Cent Vehicle-4 Wheelers New	4.00	3.10	0.00	7.10	0.10	7.20	0.20	7.30	
46 CHDP Refurbishing/Furnishing of House	4.00	3.35	0.00	7.35	0.10	7.45	0.20	7.55	
47 CHDP-Consumer durables/furniture	4.00	3.35	0.00	7.35	0.10	7.45	0.20	7.55	
48 CHDP Solar Energy Equipment	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
49 CHDP Children marriage/Edu/med Exp	4.00	4.35	0.00	8.35	0.10	8.45	0.20	8.55	
50 CHDP Family Holiday/Tour/Traveles	4.00	4.85	0.00	8.85	0.10	8.95	0.20	9.05	
51 Cent Corp Emp-Home loan upto 25 lakhs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
52 Cent Corp Emp - Home Loan above 25 lakhs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
53 Cent Corp Emp - Education Loan - India	4.00	4.60	0.00	8.60	0.00	8.60	0.00	8.60	
54 Cent Corp Emp - Education Loan - Abroad	4.00	4.60	0.00	8.60	0.00	8.60	0.00	8.60	
55 Cent Corp Emp - Vehicle 2 wheelers	4.00	3.35	0.00	7.35	0.10	7.45	0.20	7.55	
56 Cent Corp Emp - Vehicle 4 wheelers New	4.00	3.35	0.00	7.35	0.10	7.45	0.20	7.55	
57 Cent Corp Emp - Vehicle 4 wheelers Old	4.00	4.60	0.00	8.60	0.00	8.60	0.20	8.80	
58 Cent Corp Emp - Personal Loan	4.00	4.90	0.00	8.90	0.00	8.90	0.20	9.10	
59 Top up loan to Housing loan beneficiary up to 10.0 Lakh	4.00	3.85	0.00	7.85	0.10	7.95	0.20	8.05	
60 Top up loan to Housing loan beneficiary Above 10.0 Lakh	4.00	4.35	0.00	8.35	0.10	8.45	0.20	8.55	
61 Personal Loan - Teachers/Edn.Employee	4.00	5.60	0.00	9.60	0.00	9.60	0.00	9.60	
62 Cent Liquid	4.00	6.85	0.00	10.85	0.00	10.85	0.20	11.05	
63 Cent Personal Gold Loan	4.00	4.85	0.00	8.85	0.00	8.85	0.00	8.85	
64 Cent vehicle loan to Staff/ and retired staff	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
65 T/L Housing Loan (HSS Salary/CSSS)	4.00	2.85	0.00	6.85	0.00	6.85	0.00	6.85	
66 T/L Vehicle Two Wheeler Loan (HSS Salary/CSSS)	4.00	3.25	0.00	7.25	0.00	7.25	0.00	7.25	
67 T/L Vehicle Loan Four Wheeler (HSS Salary/CSSS)	4.00	3.05	0.00	7.05	0.00	7.05	0.00	7.05	
68 T/L Personal Loan (HSS Salary/CSSS)	4.00	4.85	0.00	8.85	0.00	8.85	0.00	8.85	
69 Cent Earnesh Money	4.00	2.80	0.00	6.80	0.10	6.90	0.20	7.00	
70 DL Personal loan to Pensioners	4.00	4.35	0.00	8.35	0.00	8.35	0.00	8.35	
Description - Updated Parameters - OD	Revised Repo Rate REPO	Existing Spread SPREAD	Low Risk Rating premium	Revised ROI Low Risk	Medium Risk Rating Premium	RevisedROI Medium Risk	High Risk Rating Premium	Revised ROI High Risk	
1 Cent Suidha	4.00	5.85	0.00	9.85	0.00	9.85	0.20	10.05	
2 Cent Liquid	4.00	6.85	0.00	10.85	0.00	10.85	0.20	11.05	
3 OD-Cent Home Double Plus upto 25 lacs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
4 OD-Cent Home Double Plus above 25 lacs	4.00	2.85	0.00	6.85	0.10	6.95	0.20	7.05	
5 Cent Rental-OD (reducing facility)	4.00	5.60	0.00	9.60	0.00	9.60	0.00	9.60	
6 OD Top up	4.00	3.85	0.00	7.85	0.00	7.85	0.20	8.05	
7 Cent OD to Pensioners	4.00	4.35	0.00	8.35	0.00	8.35	0.00	8.35	