

ANNEXURE - 'D'

Sl. No.	Particulars	Our existing ROI for New Advances only wef 01.06.14	Our Revised ROI wef 28.03.16	Periodicity of interest to be charged
	STAFF LOANS			
	Housing Loan [At concessional Rate]			
	A. For Officers			
1	i. Up to Rs.1.10 lakh	5.00%	5.00%	Simple [to be charged quarterly]
	ii. Limit above Rs.1.10 lakh to Rs.5.00 lakh	10.00%	10.00%	
	iii. Limit above Rs.5.00 lakh to Rs.6.00 lakh	11.00%	11.00%	
	iv. Limit above Rs.6.00 lakh	11.00%	11.00%	
	B. For Clerk & Subordinate Staff			
	i. Up to Rs.1.10 lakh	5.00%	5.00%	
	ii. Limit above Rs.1.10 lakh to Rs.4.00 lakh	10.00%	10.00%	
	iii. Limit above Rs.4.00 lakh to Rs.5.00 lakh	10.00%	10.00%	
	iv. Limit above Rs.5.00 lakh	11.00%	11.00%	
	Vehicle Loan [At concessional Rate]			
2	For two wheelers up to Rs.15000-	7.50%	7.50%	
	For two wheelers above Rs.15000-	12.00%	12.00%	
	For four wheelers up to Rs.80000-	8.50%	8.50%	
	For four wheelers above Rs.80000-	12.00%	12.00%	
3	Loan against LIC Policy	13.75%	13.75%	Monthly
4	Loan/OD against NSC/KVP [Max. Limit Rs.1.00 lakh]	10.75%	10.75%	Monthly
5	Clean Overdraft	10.75%	10.75%	Monthly
	Educational Loan to wards of Staff			
6	i. Up to Rs.4.00 lakh	As applicable to public	As applicable to public	Simple during moratorium period then monthly compounding
	ii. >4.00 to 7.50 lakh			
	iii. Above Rs.7.50 lakh			
	[0.50% concession for girl students]			
7	Housing Loan [At commercial Rate]	As applicable to public	As applicable to public	Monthly
8	Vehicle Loan [At commercial Rate]	As applicable to public	As applicable to public	Monthly

Note: In respect of staff advances, enjoying concessional staff housing/vehicle loans where simple rate of interest is charged, the practice of charging simple rate of interest will continue. However, other staff loans with compound interest will automatically qualify for monthly charging and compounding of interest.