

INDORE BANK MY HOME LOAN CAMPAIGN
(14th August 2009 to 31st March 2010)

a). Indore Bank Hi-Five Home Loan
 (New product introduced specially for the campaign)

Amount - Max.Rs.5 lacs

Loan Term -Max.120 Months (i.e. 10 years) including moratorium period.

Interest rate:-

- 8% fixed interest rate during first 60 months.

- 61st month onwards the rate will be reset with floating rate at 2.75% below BPLR or fixed rate of 1.25% below BPLR as per the option exercised by the customer at the time of sanction of loan. Fixed rate shall be arrived at on the basis of BPLR prevailing at the time of reset.

"The rate of interest chargeable after 5 years shall be aligned with rate prevailing in SBI at the material time".

b). Indore Bank Easy Home Loan Scheme

	Extant Instructions	Revised Instructions During Campaign Period
Loan Amount	Maximum Rs.30 lacs	Maximum Rs.50 lacs
Facility Type	OD or Term Loan	OD or TL (ceiling of Rs.30 lacs on Maxgain Loan is raised to Rs.50 lacs during the campaign period)
Interest During First Year	8 % p.a.	8 % p.a.
Interest During 2 nd & 3 rd Year	9 % p.a.	8.50 % p.a.
Floating interest rate after 3 rd year	2 % below BPLR	2.75 % below BPLR
Fixed interest rate after 3 rd year	1 % below BPLR with reset frequency of 5 year	1.25 % below BPLR with reset frequency of 5 year.

"The rate of interest chargeable after 5 years shall be aligned with rate prevailing in SBI at the material time".

c). Indore Bank Advantage Home Loan –

	Extant Instructions	Revised Instructions During Campaign Period
Loan Amount	Above Rs.30 lacs	Above Rs.50 lacs
Interest During First Year	8 % p.a.	8 % p.a.
Interest During 2 nd & 3 rd Year	9.50 % p.a.	9.00 % p.a.
Floating interest rate after 3 rd year	1.50 % below BPLR	1.75 % below BPLR
Fixed interest rate after 3 rd year	0.50 % below BPLR with reset frequency of 5 year	0.75 % below BPLR with reset frequency of 5 year.

"The rate of interest chargeable after 5 years shall be aligned with rate prevailing in SBI at the material time".