

STATE BANK OF INDORE
HEAD OFFICE ; INDORE
RATES AT A QUICK GLANCE
As On 13/11/2009

DEPOSIT ACCOUNTS

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	Non-Rural	Rural	
Account					
1. Savings Bank A/c					
A . Domestic					
a. With cheque book facility	3.5%	3.5%	Rs. 1000/-	Rs. 500/-	
b. Without cheque book facility	3.5%	3.5%	Rs. 500/-	Rs.250/-	
c. No-frills Account	3.5%	3.5%	Rs. 5/-	Rs 5/-	
B. Non-Resident					
a. NRO	3.5%	NA	Rs. 1000/-	Rs. 500/-	
b. NRE	3.5%	NA	Rs. 1000/-	Rs. 500/-	
2. Term Deposits					
A. Domestic		Rate of Interest			
Term Deposits (All Maturities)		Single deposit less than 1 crore			
7 to 14 days		-----			
15 to 45 days		2.50%			
46 to 90 days		3.50%			
91 to 180 days		4.75%			
181 to less than 1 year		5.50%			
1 year to less than 3 years		6.25%			
3 years to less than 5 years		6.50%			
5 years to less than 8 years		7.25%			
8 year up to 10 years		7.50%			
B. Non-Resident					
a. NRO (All Maturities)		As per domestic deposit rate			
b. NRE (All Maturities) effective from 01.11.2009 to 30.11.2009					
Period		Rate			
1 year to less than 2 years		2.95%			
2 years to less than 3 years		3.05%			
For three years and above		3.65%			
C. FCNR (B)					
	Rate of Interest				
	1 year and above but < 2years	2 years and above but < 3 years	3 years and above but < 4 years	4 years and above but < 5 years	For 5 years (maximum)
i) USD	2.20%	2.30%	2.90%	3.38%	3.74%
ii) GBP	2.17%	2.95%	3.60%	4.03%	4.30%
iii) EUR	2.23%	2.84%	3.28%	3.57%	3.81%
iv) CAD					
v) AUD					

LOANS

LOANS	RATE OF INTEREST			PROCESS- ING CHARGES
	Upto Rs. 30 lacs	More than Rs. 30 lacs and upto Rs. 75 lacs	Above Rs. 75 lacs	
1. HOUSING LOAN				
<p><u>(FLOATING RATE OF INTEREST)</u> <u>UP TO RS. 30 LACS-</u> Upto 5 years-</p> <p>Above 5 years and upto 15 years</p> <p>Above 15 years and upto 25 years</p> <p style="text-align: center;"><u>FLOOR RATE-</u> Floor rate, i.e. the rate below which Home Loans may not be sanctioned.</p> <p>loan tenor upto 5 years-</p> <p>loan tenor above 5 years-</p> <p><u>(FIXED RATE OF INTEREST)</u></p>	<p>3.75% below BPLR i.e. 9.00 % p.a.</p> <p>3.50% below BPLR i.e. 9.25 % p.a.</p> <p>3.25% below BPLR i.e. 9.50 % p.a.</p> <p>4.00% below BPLR, i.e. 8.75% p.a.</p> <p>3.75% below BPLR, i.e. 9.00% p.a.</p> <p>12.75%</p>	<p>1.75% below BPLR i.e. 11.00 % p.a.</p> <p>1.50% below BPLR i.e. 11.25 % p.a.</p> <p>1.25% below BPLR i.e. 11.50 % p.a.</p> <p>4.00% below BPLR, i.e. 8.75% p.a.</p> <p>3.75% below BPLR, i.e. 9.00% p.a.</p> <p>13.75%</p>	<p>1.75% below BPLR i.e. 11.00 % p.a.</p> <p>1.50% below BPLR i.e. 11.25 % p.a.</p> <p>1.50% below BPLR i.e. 11.75 % p.a.</p> <p>4.00% below BPLR, i.e. 8.75% p.a.</p> <p>3.75% below BPLR, i.e. 9.00% p.a.</p> <p>13.75%</p>	<p>0.50% of loan amount with a maximum cap/ceiling of Rs. 10000/-</p> <p>For all House Loans</p>
<p>2.PERSONAL LOAN</p> <p>a) Personal Loan Scheme</p> <p>b) Instant Cash Scheme</p>	<p><u>For salaried:</u> 2.00% above BPLR i.e.14.75% p.a</p> <p><u>For others:</u> i.) Credit score 60 or above: 2.00% above BPLR i.e.14.75% p.a ii) Credit Score 50-less than 60: 3.50% above BPLR i.e. 16.25% p.a.</p> <p>a) 0.50% below BPLR i.e. 12.25% for all loans where we have availability of check-off from the employer and the employer undertakes to inform the Bank if & when there is severance due to borrowers transfer, retirement, resignation etc.</p> <p>b) 0.50% above BPLR i.e. 13.25% for all loans where check-off is available, but the employer is not willing to inform the Bank if & when there is severance due to borrowers transfer, retirement resignation etc.</p> <p>c) 2.00% above BPLR i.e. 14.75% in all other cases.</p>			<p>In, SARAL Score of 60 and above: 1.00% of the loan amount. In, SARAL Score of 50 to 60 : 2% of the loan amount.</p> <p>0.50% of the loan amount</p>

3. VEHICLE LOAN		1.10% of the loan amount
a)Two Wheeler Loan	<u>3.00% above BPLR i.e. 15.75% p.a.</u>	
b) CAR LOAN.		
<u>FLOATING RATES ONLY:</u>		
<u>A.NEW VEHICLES ONLY</u>		
<u>For loans of Rs. 7.50 lacs & above- Up to 3 years :</u>	1.75% below BPLR i.e. 11.00 % p.a.	0.50% of the Loan Amount
For loans of below Rs. 7.50 lacs		
i) Up to 3 years :	1.50% below BPLR i.e. 11.25 % p.a.	For all Car Loans
For All Loans		
ii) Above 3 years & up to5 years	1.50% below BPLR i.e. 11.25 % p.a.	
iii.) Above 5 years & up to7 years	1.25% below BPLR i.e. 11.50 % p.a.	
<u>B. FOR USED CAR:</u>		
<u>FLOATING RATE ONLY</u>		
a) Upto 3 years:	2.00% above BPLR i.e. 14.75% p.a.	
b) Above 3 yrs and upto 7 yrs:	2.25% above BPLR i.e. 15.00% p.a.	
<u>(NO FIXED RATES LOANS TO BE GRANTED)</u>		
4. EDUCATION LOAN		
Upto Rs.4 lacs	1.50% below BPLR i.e. 11.25% p.a.	NIL
Above Rs.4 lacs and unto Rs. 7.50 lacs	At par with BPLR i.e. 12.75% p.a.	
Above Rs. 7.50 lacs	1.00% below BPLR i.e. 11.75% p.a.	
Indore Bank Scholar		
Loans upto 15 lacs	2.50% below BPLR i.e. 10.25% p.a.	NIL

CHARGES

Fee Based Services						
Lockers						
Type of locker	Non-rural			Rural		
Sizes in mm	1 year	2 years	3 years	1 year	2 years	3 years
i)Small 125 x 175 x492 159 x 210 x492	Rs.1000/-			750/-		
ii)Medium 125 x 352 x492 189 x 263 x492 159 x 423 x 492 325 x 210 x 492	Rs.2500/-			Rs.1500/-		
iii)Large 278 x 352 x 492 189 x 529 x 492 325 x 423 x 492	Rs.3000/-			Rs.2500/-		
iv)Extra 404 x 529 x 492 Large 385 x 529 x 492	Rs.5000/-			Rs.4000/-		
2. Credit Cards			Presently not applicable			
Entrance Fees						
Annual Fees						
Add on Card						
Service Charges on outstanding balance						
Cash withdrawal fees						
Hot listing charges						
Other charges						
3. Debit Cards						
International Debit Card			Rs.100/- p.a.			
4. Draft/ TT/ MT/BC						
Issue			Upto Rs.10000/- : Rs30/- For > Rs.10000/- charges @.0.25 percent (i.e. per Rs.100/-) Min. Rs.50/- & Max.Rs.12500/- (+ Rs.100/- per telegram for TT) Cash handling charges Rs. 10/- extra.			
Cancellation			No charge for Drafts having face value upto Rs.500/- thereafter, Rs.100/- per instrument			
5. Outstation Cheque Collection			Upto Rs.10,000/- Rs.55/- + out of Pocket expenses + All Other Bank Charges For > Rs.10,001/- upto Rs.1,00,000/- Rs. 110/-+Out of Pocket xpenses + All Other Bank Charges For > Rs. 1,00, 001/- & above Rs.165/- +out of Pocket exp.+ All Other Bank charge			
6. NEFT Money Transfer			Inward = NIL		Outward = Upto Rs. 1,00000/-: Rs 6/- per transaction Rs.1,00000/- & above : Rs.28 per Rs.1000/- or part thereof	
7. RTGS Money Transfer			Inward = NIL		Outward = Upto Rs. 1 lac to 5 lac-: Rs 28/- per transaction Rs.5,00000/- & above : Rs. 55	
8. Cheque return charges			Outward return		Inward return	
For Savings Bank Accounts			Local: Rs. 75/+ other bank charges Outstation : Rs.150/-+other bank charges if any		Local: Rs. 75/+ other bank charges Outstation : Rs.150/-+other bank charges if any	
For Current, Overdraft, CC Loan Accounts			Local: Rs. 75/+ other bank charges Outstation : Rs.150/-+other bank charges if any		Local: Rs. 75/+ other bank charges Outstation : Rs.150/-+other bank charges if any	
Dishonour of outstation/ local bills & cheques			Local: Rs. 75/+ other bank charges Outstation : Rs.150/-+other bank charges if any		Local: Rs. 75/+ other bank charges Outstation : Rs.150/-+other bank charges if any	
9. Cheque book issue			Rs.2.00 per cheque leaf and 20 leaves free in a year for Saving Bank A/c (Other than Multi city cheque Book)			
10. No Dues Certificate			Rs.100/- per certificate Prospective borrowers under Govt. sponsored scheme, self-help groups, Individuals coming under the direct-agriculture category will be exempt from payment of "No Dues" charges			