



भारतीय स्टेट बैंक

State Bank of India: Interest Rates on 1st April, 2014

For the purpose of computing perquisite valuation

Interest rates as on 1st April, 2014 on various loans in Personal Segment advances are as under -

BASE RATE : 10.00 %		
Home Loan Scheme		
Loan Amount	Linkage with Base Rate over the tenor of the loan	Effective Rate
For Women Borrowers		
Upto Rs.75.00 lacs	0.10% above Base Rate	10.10% p.a.
Above Rs.75.00 lacs	0.25% above Base Rate	10.25% p.a.
No fixed rate option will be available in any limit brackets.		
For Other Borrowers		
Upto Rs.75.00 lacs	0.15% above Base Rate	10.15% p.a.
Above Rs.75.00 lacs	0.30% above Base Rate	10.30% p.a.
No fixed rate option will be available in any limit brackets.		
SBI Car Loan Scheme		
For all tenure	For Term Loans and Overdraft : 0.95% above base rate i.e. 10.95% p.a. (irrespective of the loan amount)	
SBI Combo Loan Scheme		
For all tenure	For Term Loans only:	
	0.95% above base rate i.e. 10.95% p.a.	
	(irrespective of the loan amount)	
NRI Car Loan		
For all tenure	0.95% above base rate i.e. 10.95% p.a. (irrespective of the loan amount)	
Used Car Loans		
Up to 3 years	7.25% above Base Rate i.e. 17.25% p.a.	
Above 3 yrs up to 7 yrs	7.50% above Base Rate i.e. 17.50% p.a.	
Certified Pre-owned car loan		
Up to 3 years	6.00% above Base Rate i.e. 16.00% p.a.	
Above 3 yrs up to 7yrs	6.50% above Base Rate i.e. 16.50% p.a.	
SBI Two wheeler loan		
Up to 3 years	8.25% above Base Rate i.e. 18.25% p.a.	
SBI Student Loan Scheme		
SBI Student Loan*		
For loans upto Rs 4 lac	3.50% above Base Rate i.e., 13.50%	
Above Rs 4 lac and upto Rs 7.50 lac	3.75% above Base Rate i.e., 13.75%	
Above Rs 7.50 lac	1.75% above Base Rate i.e., 11.75%	
* for Girl Student 0.50% concession in interest rate		
Xpress Credit		
Xpress Credit (Check-off from Employer)	500 bps above Base Rate i.e., 15.00%	
Loan against pledge of Gold Ornaments		
Upto Rs 1,00,000	4.25% above Base Rate i.e., 14.25%	
Above Rs 1,00,000	4.75% above Base Rate i.e., 14.75%	
Loan against NSCs/ KVPs/ RBI Relief Bonds/ Surrender value of SBI Life/ LIC/ SBI Magnum etc.		
Upto 3 years	4.50% above base Rate i.e., 14.50%	
More than 3 years and below 6 years	4.50% above base Rate i.e., 14.50%	