

SBI Lending Rates for Perquisite Value Calculation

Loan Type	Interest Rate As on 01.04.2012		Interest Rate As on 01.04.2013	
	(For Assessment Year 2013-14)		(For Assessment Year 2014-15)	
Housing Loan	Upto Rs. 30 lacs	10.75%	Upto Rs. 30 lacs	9.95%
	Rs. 30 lacs to 75 lacs	11.00%	Above Rs. 30 lacs	10.10%
	Above Rs. 75 lacs	11.25%	-	-
Car Loans for New Car	12.00%		10.45%	
Two Wheeler Loan	18.25%		17.95%	
Educational Loan	Upto Rs. 4 lacs	13.25%	Above Rs. 4 lacs	13.45% (0.5% concession for girl student)
	Upto Rs. 4 lacs	13.45%	Above Rs. 4 lacs	11.45% (0.5% concession for girl student)
Personal Loan	18.50%		18.20%	