

**Interest rates on various retail lending schemes - w.e.f. 09.02.13
on account of revision in Base Rate from 10.45% to 10.25**

Dena Niwas Housing Finance :	
Floating Rate of Interest	Revised Interest Rate
Limit upto Rs.25 lakhs	
Repayable upto 5 years	10.25%
Repayable in > 5 years & up to 10 years	10.30%
Repayable in > 10 years	10.30%

Limit > Rs.25 lakhs & Upto Rs.30 lakhs :	
Repayable upto 5 years	10.30
Repayable in > 5 years & up to 10 years	10.30%
Repayable in > 10 years	10.30%

Limit > Rs.30 lakhs

Repayable upto 5 years	<u>Upto Rs. 75 lakhs</u> :	10.55
	<u>Above Rs.75 lakhs</u> :	10.80%
Repayable in > 5 years & upto 10 years	<u>Upto Rs. 75 lakhs</u> :	10.55%
	<u>Above Rs.75 lakhs</u> :	10.80%
Repayable in > 10 years	<u>Upto Rs. 75 lakhs</u> :	10.55%
	<u>Above Rs.75 lakhs</u> :	10.80%

FIXED RATE OF INTEREST (TO BE RESET AT THE END OF EVERY 3 YEARS)

Limit up to Rs. 25.00 Lacs *	
Repayable up to 5 years	11.25% (fixed)
Repayable above 5 years & up to 10 years	
Repayable above 10 years	
Limit > Rs.25 lakhs & Upto Rs.30 lakhs :	
Repayable upto 5 years	11.25% (fixed)
Repayable in > 5 years & up to 10 years	
Repayable in > 10 years	
Limit > Rs.30 lakhs :	
Repayable up to 5 years	11.75% (fixed)
Repayable above 5 years & up to 10 years	
Repayable above 10 years	

* **Note :** The fixed rate of interest is to be reset after every 3 years. At the time of reset it should be fixed by the same spread over the Base Rate applicable on the date of reset as was applicable at the time of sanction.

OTHER RETAIL LENDING SCHEMES :

S. N.	Scheme	Revised Rates
1	Dena Suvidha	13% (fixed) in case of tie-up under Corporate Salary Scheme. 14.00% (fixed) in all other cases.
2	Dena Consumer Durables Finance	13% (fixed) in case of tie-up under Corporate Salary Scheme. 14% (fixed) in all other cases.
3	Dena Senior Citizen Pensioners	14.55%
4	Dena Auto Finance	
	Two Wheelers	<u>Repayable upto 3 yrs</u> : 13.30% <u>Repayable > 3 yrs</u> : 13.80%
	Four Wheelers	<u>Repayable upto 1 yr</u> : 11% (fixed) <u>In >1 yr & upto 3 yrs</u> : 11.50%(fixed) <u>In > 3 yrs & upto 5 yrs</u> : 12% (fixed)
	Old Vehicles (Max. 3 years)	<u>Repayable upto 1 yr</u> : 12% (fixed) <u>In >1 yr & upto 3 yrs</u> : 12.50%(fixed)
5	Dena Vidyalaxmi Education Loan	
	UPTO Rs. 4.00 Lacs	
	Repayable up to 3 years	11.80% p.a
	Repayable > 3 yrs	11.80% p.a
	Above Rs. 4.00 Lacs	
	*	
	Repayable up to 3 years	11.80% p.a
	Repayable > 3 yrs	11.80% pa
	* No oncessions are available to girl students and IIM / IIT / ISB (Hyderabad) students except interest concession available to girl student under Dena Shakti Scheme.	

6	Dena Trade Finance :	
	CC. Hyp.	13.55%
	TL – Repayable upto 3 years	13.30%
	TL – Repayable in more than 3 years	13.80%

7	DENA RENT - Where Dena Bank is Tenant :	
	Repayable upto 3 years	14.30%
	Repayable in > 3 yrs	14.55%
	Where Dena Bank is not Tenant :	
	Repayable upto 3 years	14.80
	Repayable in > 3 years	15.05
8	Dena Mortgage :	
	Term Loan	
	Repayable upto 3 years	14.30%
	Repayable in > 3 years	14.80%
	Overdraft	15.30%
9	Dena Doctor +	
	CC Hyp.	13.05%
	TL – Repayable upto 3 years	13.05%
	TL – Repayable in > 3 yrs	13.05%
10	Dena Gold Loan	Upto Rs.3 lacs) - 12% (fixed) > Rs.3 lacs & upto Rs.100 lacs : 13.55%
