

RBDA/Mar/2023-24

20-04-2024

Credit Pricing of Retail Loans

1. Interest Rate range for Retail Loan Products & Mean for the quarter ended Mar 24

Product	Minimum	Maximum	Mean
Home Loan	8.25%	12.05%	8.91%
Vehicle Loan	8.20%	17.00%	9.09%
Education Loan	8.90%	15.90%	13.59%
Personal Loan	9.00%	19.50%	14.24%
Mortgage Loan (Property Power)	8.60%	13.80%	10.53%

2. Details of Fees/Charges related to retail loans are already displayed in our website in the following link : <u>https://www.federalbank.co.in/rates-and-charges</u>

3. APR Details of the products

Product	Minimum APR	Maximum APR
Home Loan	8.25%	12.05%
Vehicle Loan	8.20%	17.00%
Education Loan	8.90%	15.90%
Personal Loan	9.00%	19.50%
Mortgage Loan (Property Power)	8.60%	13.80%