

Retail Assets and Cards (Retail Business)

RBDA/Nov/2022-23

07-11-2022

Credit Pricing of Retail Loans

1. Interest Rate range for Retail Loan Products & Mean for the quarter ended Sept 22.

Product	Minimum	Maximum	Mean
Home Loan	7.30	10.95	8.41
Vehicle Loan	8.00	17.00	8.53
Education Loan	8.70	15.85	11.69
Personal Loan	7.85	18.74	13.29
Mortgage Loan (Property Power)	8.00	12.80	10.45

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

3. APR Details of the products

Product	Minimum APR	Maximum APR
Home Loan	7.30	11.00
Car Loan	8.00	17.00
Education Loan	8.75	15.90
Personal Loan	9.00	19.74
Mortgage Loan(Property Power)	8.00	12.90