

Credit Pricing of Retail Loans

1. Interest Rate range for Retail Loan Products & Mean for the quarter ended Dec 23

Product	Minimum	Maximum	Mean
Home Loan	8.30%	12.05%	9.01%
Vehicle Loan	8.20%	17.00%	9.13%
Education Loan	9.50%	15.90%	13.36%
Personal Loan	9.00%	19.50%	13.96%
Mortgage Loan (Property Power)	8.45%	13.45%	10.70%

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	8.30%	12.05%
Vehicle Loan	8.20%	18.42%
Education Loan	9.50%	15.96%
Personal Loan	9.00%	19.70%
Mortgage Loan (Property Power)	8.45%	13.68%