

Credit Pricing of Retail Loans

1. Interest Rate range for Retail Loan Products & Mean for the quarter ended Dec 2024

Product	Minimum	Maximum	Mean
Home Loan	8.30	12.05	8.92
Vehicle Loan	8.50	17.00	9.23
Education Loan	9.00	15.90	13.60
Personal Loan	10.00	14.49	12.60
Mortgage Loan (Property Power)	8.80	13.10	10.44

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

3. APR Details of the products

Product	Minimum APR	Maximum APR
Home Loan	8.30	12.07
Vehicle Loan	8.50	18.42
Education Loan	9.08	15.90
Personal Loan	10.88	15.04
Mortgage Loan (Property Power)	8.80	13.10