

Interest rate on Retail Laons w.e.f 07.01.2017

Type	Scheme Name	Sub Class	ROI @ 1Yr MCLR	Mean ROI
Housing	Subhagruha	Upto 30 Lakhs	8.65	8.90
		> 30 Lkahs to Rs.75 Lakhs	8.90	
		Above 75 Alkhs	9.15	
	Home Improvement	Upto Rs.2.00 LAcS	8.85	9.38
		Above Rs.2.00 LAcS	9.90	
	Home Décor		11.40	11.40
Topup Loans		12.15	12.15	
Education	Vidya Jothi	Upto 4 LAcS	10.65	11.15
		4 to 7.5 LAcS	10.65	
		Above 7.5 Lakhs	11.65	
		Vocational	11.65	
	IOB Scholar	Upto 4 LAcS	10.90	11.15
		Above 4 Lakhs	11.40	
	IOB Career Dream	With security	11.90	12.15
without security		12.40		
Vehicle Loan	Pushpaka	4 wheeler - New Vehicle	9.15	10.53
		4 wheeler - Old Vehicle (upto 10 Lakhs)	10.15	
		4 wheeler - Old Vehicle (> 10 Lakhs)	11.15	
		Two wheeler Loans	11.65	
Clean/Personal	Clean Loan	To salaried Employees	13.65	13.65
	Personal Loan	without collateral security	11.90	11.15
		Secured (100% collateral)	10.90	
		Women - without collateral security	11.40	
		Women with 100% collateral	10.40	
	IOB Royal	Repayment < 4 yrs	12.90	13.28
		Repayment > 4 yrs	13.65	
	IOB Passion	With out collateral security	11.40	10.90
with 100% collateral security		10.40		
Mortgaged Based	Loan Against Properties / Depoist/LIC/NSC etc	Sahayika	12.40	12.40
		Akshay	11.90	11.90
		Loan Against Properties - HNI	12.15	12.15
		Loan Against 3rd party deposits	12.35	12.35
		Loan against LIC/KVP/NSC etc	12.35	12.35
Jewel Loan	Jewel Loan - Others	upto 3 Lacs	10.35	10.60
		Above 3 Lacs	10.85	
Pension Loan	Pensioner	Pensioners Loan Scheme	11.40	11.40
IOB Surya	IOB Surya	Individulas	9.90	10.40
		Institutions	10.90	
Liquirent	Liquirent	Repayment upyo 36 months	11.65	11.90
		Repayment above 36 months	12.15	
Reverse Mortga	Reverse Mortgage		9.40	9.40
Easy Trade Finan	Easy Trade Finance - Term Laon & CC		11.40	11.40

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