

Mean Interest rate on Retail Loans w.e.f 10.10.2017

Scheme Name	Sub Class	ROI @ 1Yr MCLR	Mean ROI
Subhagruha	Upto 30 Lakhs	8.40	8.52
	> 30 Lkaks to Rs.75 Lakhs	8.50	
	Above 75 Alkhs	8.65	
Home Improvement	Upto Rs.2.00 LACs	8.60	8.68
	Above Rs.2.00 LACs	8.75	
Home Décor		11.15	11.15
Subhagruha - Topup Loans		11.90	11.90
Vidya Jothi	Upto 4 LACs	10.40	10.90
	4 to 7.5 LACs	10.40	
	Above 7.5 Lakhs	11.40	
	Vocational	11.40	
IOB Scholar	Upto 4 LACs	10.65	10.90
	Above 4 Lakhs	11.15	
IOB Career Dream	With security	11.65	11.90
	without security	12.15	
Pushpaka	4 wheeler - New Vehicle	8.90	10.28
	4 wheeler - Old Vehicle (upto 10 Lakhs)	9.90	
	4 wheeler - Old Vehicle (> 10 Lakhs)	10.90	
	Two wheeler Loans	11.40	
Clean Loan	To salaried Employees	13.40	13.40
Personal Loan	without collateral security	11.65	10.90
	Secured (100% collateral)	10.65	
	Women - without collateral security	11.15	
	Women with 100% collateral	10.15	
IOB Royal	Repayment < 4 yrs	12.65	13.03
	Repayment > 4 yrs	13.40	
IOB Passion	With out collateral security	11.15	10.65
	with 100% collateral security	10.15	
Loan Against Properties / Depoist/LIC/NSC etc	Sahayika	12.15	12.15
	Akshay	11.65	11.65
	Loan Against Properties - Upto Rs.1.00 Crs	10.60	10.60
	Loan Against Properties - Above Rs.1.00 Crs	11.60	11.60
	Loan Against 3rd party deposits	12.10	12.10
	Loan against LIC/KVP/NSC etc	11.65	11.65
Jewel Loan - Others	upto 3 Lacs	10.10	10.35
	Above 3 Lacs	10.60	

Pensioner	Pensioners Loan Scheme	11.15	11.15
IOB Surya	Individulas	9.65	10.15
	Institutions	10.65	
Liquirent	Repayment upyo 36 months	11.40	11.65
	Repayment above 36 months	11.90	
Reverse Mortgage		9.15	9.15