

## Rate of Interest of Retail Finance Services

Product Name	Interest Rate for General
<b>Auto Loan</b>	
Salaried & Corporate	11.50% p.a.
Land Lord & Businessman	12.50% p.a.
<b>Home Loan</b>	
Home Loan	11.50% p.a.
Loan Against Property (LAP)	13% p.a.
Affordable Housing	14% p.a.
<b>Personal Loan</b>	
Salaried Persons/Professionals Personal Loan up to 10 Lac	12.50% p.a.
Salaried Persons/Professionals Personal Loan above 10 Lac	12.50% p.a.
Personal Loan for Land Load/Land Lady	16% p.a.
Personal Loan for Businessman (BONIK)	22% p.a.
<b>Short Term Loan against TDR</b>	
Short Term Loan against TDR	2% plus TDR rate
<b>Credit Card</b>	
Credit Card	2.25% per month
Credit Card under EZY Pay Scheme	0% per month to purchase GOODS from selective outlet otherwise 1.25% per month
Credit Card Annaul Fee	1st 2 years Free, Renewal fee waiver by making 15 Transaction in a year for 3rd year and onwards

\*Note: The above rates are subject to change from time to time without prior notice as per decision of the LBFL Management. Excise Duty and Income Tax are applicable as per government laws.