

Dena Bank
Retail Banking Department

BPLR (prior to 6.8.10) : 12.50%
BPLR w.e.f. 6.08.10 : 13.25%

DENA NIWAS HOUSING FINANCE – FLOATING CATEGORY :

Applicable for all Existing Accounts linked to BPLR - Revised rates applicable w.e.f. 6..08.10

	Upto 5 years	More than 5 yrs & upto 10 yrs.	More than 10 years
Upto Rs.15.00 lacs	9.25%	9.75%	10.00%
More than Rs.15 lacs	9.75%	10.25%	10.50%

*** For TL loan repayable over a period of more than 3 years, tenor premium (TP) of 0.50% (presently) is added and Int. rates have been shown accordingly.**

HOUSING LOAN - FIXED CATEGORY : No change

Size of Loan	Upto 5 years	> 5 yrs & upto 10 yrs	More than 10 yrs
Upto Rs.15.00 lakhs	9.75% upto 3 years. Int. to be reset after 3 years.	10.25% upto 3 years. Int. to be reset after 3 yrs.	10.25% upto 3 years. Int. to be reset after 3 yrs.
More than Rs.15 lakhs & Upto Rs.20.00 lakhs	10.25% upto 3 years. Int. to be reset after 3 years.	10.75% upto 3 years. Int. to be reset after 3 years.	10.75% upto 3 years. Int. to be reset after 3 years.
For limits more than Rs.20.00 lakhs	10.50% upto 3 years. Int. to be reset after 3 years.	11.00% upto 3 years. Int. to be reset after 3 years.	11.00% upto 3 years. Int. to be reset after 3 years.

Revised Interest Rates under other Retail Schemes (applicable for all existing accounts linked to BPLR - revision w.e.f. 6.8.2010)

Products	Revised
Dena Vidyalaxmi Edu. Loan Scheme : Upto Rs. 4.00 lakhs: Repayable in 3 years Repayble in > 3 yrs.	Upto Rs. 4.00 lakhs : 10.25% 10.75%
Above Rs.4.00 lakhs Repayable in 3 years Repayble in > 3 yrs.	Above Rs.4.00 lakhs 12.75% 13.25%
<u>Dena Auto Finance Scheme</u> Repayable in 3 years Repayable in > 3 yrs.	11.50% 11.75%
	12.75%

For Old Cars (repayable in 3 yrs)	
Dena Consumer Durable Loan Scheme	14.25%
Dena Senior Citizen (Pensioners) Loan Scheme	13.75%
Dena Trade Finance Scheme	CC : 13.00% TL repayable in 3 yrs : 13.00% Term Loans repayable in > 3 yrs = 13.50%
Dena Rent Scheme <u>Where Dena Bank is the Tenant (Lessee) :</u> A) Repayment upto 3 yrs. B) Repayment > 3 yrs <u>Where Dena Bank is not the tenant :</u> A) Repayment upto 3 yrs. B) Repayment > 3 yrs	BPLR = 13.25% BPLR- 0.25%+TP=13.50% BPLR+0.50%= 13.75% BPLR+0.25% +TP=14.00%
Dena Mortgage Loan Scheme Term Loan : Repayment upto 3 yrs. Repayment > 3 yrs. Overdraft Facility :	13.25% 13.75% 14.25%
Dena Doctor +	CC Hyp. : 12.25% TL repayable upto 3 years : 12.25% TL repayable in > 3 years : 12.75%
Dena Suvidha (Personal Loan) Scheme	15.00%(fixed)
