

**BASE RATE (BR) OF THE BANK –8.00% W.E.F 01.07.2010.**

**RATE OF INTEREST UNDER HOUSING LOAN W.E.F. 01.07.2010**

**HOUSING LOANS**

	Upto Rs.30 lacs	Above Rs.30 lacs upto Rs 1 cr	Above Rs 1 cr upto Rs 3 cr	ROI % p.a.
Upto 5 years	9.00%	9.50%	9.75	12.00 (BR+4.00%)
Over 5 years upto 10 years	9.25%	9.75%	10.25	
Above 10 years upto 25 years	9.50%	10.25%	11.25	

For second house/flat for both new and old houses – 0.25% p.a. above the card rates.

<b>Personal Loan</b>	<b>ROI % p.a</b>
Senior Citizen Loan Scheme (Canara Pension)	11.25
Canara Jeevan	9.75
Others Personal Loans	13.00
Home Improvement loan  Where EMT of the house / flat is available in respect of loan availed as part of our housing finance OR where housing finance earlier availed by the party from our Bank is existing (without any overdues)	11.75  As applicable to Housing Finance
SWARNA LOAN	12.25
CANARA BUDGET/TEACHERS' LOAN/CANARA TRAVEL/CANARA TECH/CANARA VALUE/CANARA SITE/CANARA CASH/CANARA TOOLS	14.00
CANARA MORTGAGE	13.25
CANARA RENT	12.25
CANARA MOBILE	11.00
CANARA TRADE	11.50

Education Loans		
Rate of Interest		
Rs. 4.00 lakhs	Above Rs. 4.00 lakhs upto Rs. 7.50 lakhs	Above Rs. 7.50 lakhs upto Rs. 20.00 lakhs
11.00%	12.00%	10.00%

Note :  
1.00% concession on the applicable rate is extended to girl students for education loans.

Loans for Traders & Businessmen: w.e.f. 01.07.2010	
Upto Rs.2 lakhs	12.00% p.a.
Above Rs.2 lacs including loans under priority sector	13.25% p.a.

BULC: WEF 01.07.2010	
Upto 90 days	8.00 % p.a.
Above 90 days Upto 180 days	8.75 % p.a.

KINDLY NOTE: Interest rates are liable to change without prior notice.

**Manager/Senior Manger**

**Assistant General Manager**