

Scheduled Commercial Banks rated B4

Interest Rates w.e.f. 07-07-2005

Fixed Rates Upto Rs.50 lakhs	<i>1 year</i>	<i>>1 year <=3 years</i>	<i>>3 years <=5 years</i>	<i>>5 years <=10 years</i>
	6.50%	6.75%	7.00%	7.25%
Floating Rates Upto Rs.50 lakhs	<i><=10 years</i>			
	6.80%			

SCBs Rated B3 : Rates for SCBs Rated B4 plus 20 bps

SCBs Rated B2 : Rates for SCBs Rated B4 plus 40 bps

Interest rates on refinance in respect of individual housing loans disbursed in rural areas under the Golden Jubilee Rural Housing Refinance Scheme (GJRHS) will be further lower by 0.50%, as compared to the rates indicated above in all slabs (fixed & floating), except for the slab of one year fixed rate