

**INTEREST RATE ON REFINANCE FOR SCHEDULED STATE CO-OPERATIVE
BANKS AND SCHEDULED PRIMARY (URBAN) CO-OPERATIVE BANKS**

A. Fixed Rate

Loan Size	>= 2 to <= 5 years	> 5 and <= 7 years	> 7 and <= 15 years
Up to Rs. 10,00,000	7.50%	7.70%	7.90%
Above Rs. 10,00,000 and up to Rs 1 crore	7.70%	7.90%	8.10%

B. Floating Rate

Loan Size	2-15 years
Upto 10,00,000	7.30%
Above Rs. 10,00,000 and up to Rs 1 crore	7.50%

C. In case of refinance for housing loans upto Rs.5 lakh claimed under the Golden Jubilee Rural Housing Refinance Scheme interest rate lower by 25 basis points than the above rates will be charged.