

September 12, 2008

All Scheduled Commercial Banks
(Excluding RRBs)

Dear Sir,

**Display of information relating to
Interest Rates and Service Charges –
Rates at a quick glance**

Please refer to our Circular DBOD.No.Leg.BC.33/09.07.005/2008-09 dated August 22, 2008 wherein we had forwarded to banks a format of Comprehensive Notice Board and advised them to display information in their branches as per the format given in the Circular. Further, banks were also advised to publish detailed information by way of booklets and also by placing them on their web-sites.

2. In this connection, we have devised a format for display of information relating to interest rates and service charges which would enable the customer to obtain the desired information at a quick glance. The format is given in the **Annex**. Banks are advised to display the information as per the format given in the Annex on their web-sites. Banks are however free to modify the format to suit their requirements, without impairing the basic structure or curtailing the scope of disclosures.

3. Banks may also ensure that only latest updated information in the above format is placed on their web-sites and the same is easily accessible from the Home Page of their web-sites.

Yours faithfully

(Prashant Saran)
Chief General Manager-in-Charge

LOANS

	RATE OF INTEREST				Processing Charges
LOANS					
1. Housing Loan	Upto Rs. _ lakhs	More than Rs. __ lakhs Upto Rs. __ lakhs	Above Rs. __ lakhs Upto Rs. __ lakhs	Above Rs. __ lakhs	
Floating Category					
Upto 5 years					
More than 5 Yrs & upto 10 Yrs					
More than 10 Yrs					
Fixed Category					
Upto 5 years					
More than 5 Yrs & upto 10 Yrs					
More than 10 Yrs					
2. Personal Loan					
a) Consumer Durable Loan					
b) Senior Citizen Loan Scheme					
c) Personal Loan Scheme					
d)					
3. Vehicle Loan					
a. Two Wheeler Loans					
b. Three Wheeler Loans					
c. For New Cars					
d. For Old Cars					
4. Educational Loans	Upto Rs.4.00 lakhs		Rs.4.00 lakhs upto Rs.20 lakhs		
	Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For studies in India =
					For Studies Abroad =

