

**THE LAKSHMI VILAS BANK LTD.**  
(Now part of DBS Bank India Ltd)

Interest rate range of contracted loans for the quarter ended 30.06.2021 for different categories of advances granted to individual borrowers along with mean interest rate for such loans.

Name of Scheme	Interest Range of Contracted Loans		
	Minimum Rate (% p.a.)	Maximum Rate (% p.a.)	Mean Rate (% p.a.)
Lakshmi Home Loans	8.55	8.55	8.55
Lakshmi Home Loan (OD)	8.80	8.80	8.80
Lakshmi Home Loan (Top Up)	8.80	8.80	8.80
Lakshmi Personal Vehicle Loan	8.80	11.55	10.18
Jewel Loans (Agri.)	8.70	8.70	8.70
Jewel Loans (Non-Agri.)	8.80	8.80	8.80
Advances against Corporate Debt Instruments & Units of MF	13.55	13.55	13.55
Lakshmi Easy Loan	9.95	9.95	9.95
Advances against shares & debentures	10.05	10.05	10.05
Lakshmi Loan Against Shares	10.05	10.05	10.05
IPO finance to individuals	11.55	11.55	11.55
Vidya Lakshmi Loans – Boys	11.55	11.55	11.55
Vidya Lakshmi Loans – Girls	11.30	11.30	11.30
Vidya Lakshmi loans- Covered under CGS	10.45	10.45	10.45
Loans against Bank deposits	1.00% above the Deposit Interest rate		
Lakshmi Rental Loan	9.55	10.55	10.05
Lakshmi Commercial Vehicle Loan	9.05	9.55	9.30
Lakshmi Small Business Loan	11.80	11.80	11.80
Lakshmi Business Credit	9.65	9.90	9.78
Lakshmi Business Term Loan	9.90	10.15	10.03
Lakshmi Loan against Property	10.20	10.20	10.20
Lakshmi Kisan Credit Card	10.10	11.10	10.60