Retail Assets and Cards (Retail Business)



RBD/APR/2024-25 19-07-2024

Credit Pricing of Retail Loans

1. Interest Rate range for Retail Loan Products & Mean for the quarter ended June 2024

Product	Minimum	Maximum	Mean
Home Loan	08.30	12.50	09.04
Vehicle Loan	08.50	17.00	09.22
Education Loan	09.20	15.90	13.71
Personal Loan	09.50	19.90	14.12
Mortgage Loan (Property Power)	08.80	13.30	10.51

2. Details of Fees/Charges related to retail loans are already displayed in our website in the following link: https://www.federalbank.co.in/loan-rate

3. APR Details of the products

Product	Minimum APR	Maximum APR
Home Loan	08.39	12.92
Vehicle Loan	08.52	18.42
Education Loan	09.25	15.96
Personal Loan	09.76	21.53
Mortgage Loan (Property Power)	09.18	13.37