

Festival Bonanza Campaign

Operational from 01.10.2018 to 31.12.2018

(a) PSB Housing Loan

- **Processing Charges:** Full waiver of processing charges.
- **Inspection Charges:** Full waiver of Inspection Charges for the first year but the same to be charged in subsequent years till the liquidation of loan as per extant guidelines.

(b) PSB Kisan Home Loan

- **Processing Charges:** Full waiver of processing charges.
- **Inspection Charges:** Full waiver of Inspection Charges for the first year but the same to be charged in subsequent years till the liquidation of loan as per extant guidelines.

(c) PSB Auto Loan

- **Processing Charges:** Full waiver of processing charges for new Two Wheeler & Four Wheeler Vehicle Loans.
- **Inspection Charges:** Full waiver of inspection charges for new Two Wheeler & Four Wheeler Vehicle Loans.
- **Margin:** For the existing borrowers who have availed Mortgaged backed loan(s) from the Bank and the same is running regular for last one year, **Nil Margin on Bank's finance for purchase of new Four Wheeler Vehicle only during the campaign period.**
- **Rate of Interest:** For the existing borrowers who have availed Mortgaged backed loan(s) from the Bank and the same is running regular for last one year, **concession of 0.15% in ROI for purchase of new Four Wheeler Vehicle only during the campaign period.** Applicable ROI in such cases will be 1 Year MCLR + 0.10%.