

Campaign Rates
(01.02.2024-31.03.2024)

(A) All Home Loans (Term Loans) (Except : All variants of Tribal Plus and HL for Kerala Government Employees)

CARD RATES (Term Loan)			Campaign Rates (Term Loan)			
(Current EBR: 9.15%)						
CIBIL SCORE	EBR+ Effective CRP	Effective Rate	CIBIL	EBR+ Effective CRP	Effective Rate	Concession over Card Rate
			SCORE			
> = 800	EBR+ 0 %	9.15%	> = 800	EBR-0.65 %	8.50%*	65 bps
750 - 799	EBR+ 0 %	9.15%	750 - 799	EBR-0.65 %	8.50%*	65 bps
700 - 749	EBR+0.20 %	9.35%	700 - 749	EBR-0.55 %	8.60%*	75 bps
650 - 699	EBR+0.30 %	9.45%	650 - 699	No Change	9.45%	NIL
550 - 649	EBR+0.50 %	9.65%	550 - 649		9.65%	
151-200	EBR+0.20 %	9.35%	151-200	EBR-0.55 %	8.60%*	75 bps
101-150	EBR+0.30 %	9.45%	101-150	No Change	9.45%	NIL
NTC / NO CIBIL/ -1	EBR + 0.20%	9.35%	NTC / NO CIBIL/ -1	EBR-0.55 %	8.60%*	75 bps
Note:						
i) *For HL Takeovers, Resale and Ready to Move Properties: 10 bps additional concession over the above proposed rates since takeovers enable instant and full disbursement. (For CIBIL Scores: >=700, NTC, No CIBIL, -1 and 151-200).						
ii) For Under Construction Properties:						
- If under Builder Tie Up: 10 bps additional concession over the above proposed rates.						
- If under Shaurya, Shaurya Flexi, Shaurya Flexi Vishisht Product: 10 bps additional concession over the above proposed rates to enhance our offerings for serving defence personnel.						
Maximum additional concession as highlighted in point (i and ii), over the above proposed Campaign Rates, would be 10 bps.						
20 bps premium on the above campaign rates (i.e. for CIBIL linked HL Term Loans) would be applicable for CRE Loans.						
30 bps premium on the above campaign rates (i.e. for CIBIL linked HL Term Loans) would be applicable for Realty Loans.						
40 bps premium on the above campaign rates (i.e. for CIBIL linked HL Term Loans) would be applicable for MaxGain Loans.						
Premium of 10 bps for loans upto 30 lacs for LTV >80% & < =90% shall continue.						

Note: Score Bands of 101-150 & 151-200 are assigned by CIBIL for **New to Credit borrowers.**

(B) TOP UP LOAN:

CARD RATES (Term Loan)			Campaign Rates (Term Loan)			
(Current EBR: 9.15%)						
CIBIL	EBR+ Effective CRP	Effective Rate	CIBIL	EBR+ Effective CRP	Effective Rate	Concession over Card Rate
> = 800	EBR+0.40 %	9.55%	> = 800	EBR -0.05 %	9.10%*	45 bps
750 – 799	EBR+0.40 %	9.55%	750 – 799	EBR -0.05 %	9.10%*	
700 -749	EBR+0.60 %	9.75%	700 -749	EBR+0.15 %	9.30%*	
650 – 699	EBR+0.70 %	9.85%	650 – 699	No Change	9.85%	NIL
550 – 649	EBR+1 %	10.15%	550 – 649	No Change	10.15%	
151-200	EBR+0.60 %	9.75%	151-200	EBR+0.15 %	9.30%*	45 bps
101-150	EBR+0.70 %	9.85%	101-150	No Change	9.85%	NIL
NTC / NO CIBIL/ -1	EBR +0.60%	9.75%	NTC / NO CIBIL/ -1	EBR+0.15 %	9.30%*	45 bps

* 20 bps concession over the above proposed rates to be accorded for Top Up Loans associated with Takeover loans
(For CIBIL Scores: >=700, NTC, No CIBIL, -1 and 151-200).

(c) P-LAP:

CARD RATES (Term Loan)			Campaign Rates (Term Loan)			
(Current EBR- 9.15%)						
CIBIL	EBR+ Effective CRP	Effective Rate	CIBIL	EBR+ Effective CRP	Effective Rate*	Concession over Card Rate
> = 800	EBR+1.75%	10.90%	> = 800	EBR + 0.85 %	10.00 %	90 bps
750 – 799	EBR+1.75%	10.90%	750 – 799	EBR + 0.85 %	10.00%	
700 -749	EBR+1.95%	11.10%	700 -749	EBR+0.95 %	10.10%	100 bps
650 – 699	EBR+2.05%	11.20%	650 – 699	No Change	11.20%	NIL
550 – 649	EBR+ 2.15%	11.30%	550 – 649		11.30%	
151-200	EBR+1.95%	11.10%	151-200		11.10%	
101-150	EBR+2.05%	11.20%	101-150		11.20%	
NTC / NO CIBIL/ -1	EBR+1.95%	11.10%	NTC / NO CIBIL/ -1		11.10%	

* The concessional ROI will be available for only for Self-Occupied Residential Properties and Commercial Properties as permitted in product guidelines. Further, the concessions would be restricted for **loan amount upto ₹ 3 Cr** and only for borrowers with a **CIBIL score of >= 700**.

Note: Score Bands of 101-150 & 151-200 are assigned by CIBIL for **New to Credit borrowers**.

Processing Fees:

Product	Processing Fee in Campaign-
	For All variants of Home Loan, P-LAP & Top Up Loans
<u>For HL & Top Up:</u>	50% waiver* in card rate, [i.e. (50% of 0.35%) x loan amount)], minimum Rs.2,000/- and maximum of Rs. 5,000/- plus applicable GST.
<u>For P-LAP:</u>	Flat Rs. 10,000/- plus applicable GST
Advocate & Valuer Fee- Actual expenses, will be collected from customer and realised separately as being done hitherto.	

*100% Waiver for Takeovers, Resale & Ready to Move in properties.

(No Processing Fee waiver for Insta Home Top Up, Reverse Mortgage and EMD)

(Above waiver is not applicable in cases where processing fee concessions are accorded at the product level, such as Privilege/ Shaurya / Defence Employees etc)

Note:

- All other conditions as per the card rate shall remain unchanged.
- The above concessions shall be applicable for loans sanctioned till 31.03.2024.

T&C Apply.