

Campaign Rates
w.e.f. 09.03.2023

(First Disbursement in the loan account to be done by 31st Mar'23)

REGULAR HOME LOAN, FLEXIPAY, NRI, NON-SALARIED, PRIVILEGE, APON GHAR:

CARD RATES (Term Loan) (Current EBR: 9.15%)			Rates during the Campaign (Term Loan)			
CIBIL SCORE	EBR+ Spread	Effective Rate	CIBIL SCORE	EBR +Spread	Effective Rate	Concession over Card Rate
> = 800	EBR+0 %	9.15%	> = 800	EBR-0.45 %	8.70%*	45 bps
750 - 799	EBR+0.10 %	9.25%	750 - 799	EBR-0.45 %	8.70%*	55 bps
700 -749	EBR+0.20 %	9.35%	700 -749	EBR-0.35 %	8.80%*	55 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%	
NTC/NO CIBIL/-1	EBR+0.20 %	9.35%	NTC/NO CIBIL/-1	EBR-0.35 %	8.80%	55 bps

For Shaurya & Shaurya Flexi Product: 10 bps concession over the above proposed rates (Not applicable for takeover cases / resale / ready to move in cases, wherein, separate concessions are available)

***For HL Takeovers & Resale / Ready to Move Properties: 20 bps** concession over the above rates (For CIBIL Score of 700 and above).

The above rates are **inclusive** of 5bps concession available to women borrowers and 5 bps concession available for salary account holders for Privilege and Apon Ghar.

Premium of 10 bps for loans upto 30 lacs for LTV >80% & < =90% shall continue.

TOP UP LOAN:

CARD RATES (Term Loan) (Current EBR- 9.15%)			Rates during the Campaign (Term Loan)			
CIBIL	EBR+Spread	Effective Rate	CIBIL	EBR+Spread	Effective Rate	Concession over Card Rate
> = 800	EBR+0.40 %	9.55%	> = 800	EBR -0.05 %	9.10%*	45 bps
750 – 799	EBR+0.50 %	9.65%	750 – 799	EBR + 0.05 %	9.20%*	
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		10.15%	
NTC/NO	EBR+0.60 %	9.75%	NTC/NO		9.75%	
CIBIL/-1			CIBIL/-1			

*20 bps concession over the above rates to be accorded for Top Up Loans associated with Takeover loans. (For CIBIL Score of 700 and above).

P-LAP:

CARD RATES (Term Loan) (Current EBR- 9.15%)			Rates during the Campaign (Term Loan)			
CIBIL	EBR+ Spread	Effective Rate	CIBIL	EBR+ Spread	Effective Rate	Concession over Card Rate
> = 800	EBR+1.75%	10.90%	> = 800	EBR + 1.45 %	10.60%	30 bps
750 – 799	EBR+1.85%	11.00%	750 – 799	EBR + 1.55 %	10.70%	
700 -749	EBR+1.95%	11.10%	700 -749	EBR+ 1.65 %	10.80%	
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%	
NTC/NO	EBR+1.95%	11.10%	NTC/NO		11.10%	
CIBIL/-1			CIBIL/-1			

OTHER VARIANTS:

- 5 bps concession on card rates for MaxGain & Realty loans (except all types of CRE Loans) for borrowers with CIBIL Score greater than or equal to 750.

Processing Fee Waiver:

Particulars	Processing Fee During the Campaign
<u>For HL & Top Up</u>	NIL
<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.	

T&C Apply