

Current concessional Rate of interest on TOP UP Loan *
(Rate of Interest Concessions is up to 31.03.2022)*

Card Interest Structure		Proposed Concessions (01.01.2022 to 31.03.2022)
Home Top Up - Term Loans		
Loan Bracket	Applicable Interest Rate	40 bps concession on applicable card rate
Up to Rs.20 lacs	EBR + 85 bps ER: 7.50%	
>Rs.20 lacs and up to Rs. 1 Cr	EBR + 105 bps ER: 7.70%	
>Rs.1 Cr and up to Rs.2 Cr	EBR + 125 bps ER: 7.90%	
> Rs.2 Cr and up to Rs.5 Cr	EBR + 170 bps ER: 8.35%	
> Rs.5 Cr	EBR + 290 bps ER:9.55%	
<p><input checked="" type="checkbox"/> Premium: 15 bps will be added to Card Rate for Non-Salaried customers. A premium of 10 bps will be added to the Card Rate for customers falls under Risk Grade 04 to 06. Premium of Non-Salaried, Risk Grade 04 to 06 will be clubbed with other premium for arriving at final rate for the customers</p>		No premium to be charged.

Inclusion of Overdraft- Top Up Loans for Rate of Interest Concessions

- **40 bps concession on applicable card rate for overdraft top up loans**

Processing Fee (PF) Concessions for Top-up Loans:

Product	Card Rate of PF inclusive of TIR & Valuation FEE	Proposed Processing Fee
Home Top-up Loan	0.40% if loan amount Min Rs 10000/- Maximum: Rs 30000/- (In Approved Projects Max.: Rs 10000/-)	Full waiver subject to recovery of actual expenses (for TIR & Valuation) (up to 31.03.2022)

*T&C Apply