

HOME LOANS: FLOATING INTEREST CARD RATES W.E.F.01.10.2019

A. HOME LOAN INTEREST CARD RATE STRUCTURE (FLOATING):

EBR 8.05%(REPO RATE+2.65%)

LOAN AMOUNT	SALARIED	
	TERM LOAN	MAXGAIN
Up to Rs 30 Lacs	EBR + 15 bps ER: 8.20% (ER: Effective Rate)	EBR + 40 bps ER: 8.45%
Above Rs 30 Lacs to Rs 75 Lacs	EBR + 40 bps ER: 8.45%	EBR + 65 bps ER: 8.70%
Above Rs 75 Lacs	EBR + 50 bps ER: 8.55%	EBR + 75bps ER: 8.80%

- **A premium of 15 bps will be added to the Card Rate for Non-Salaried Customers.**
- **A premium of 10 bps will be added to the Card Rate for Loan up to Rs 30 Lacs if LTV ratio is >80% & <=90%.**
- **A premium of 10 bps will be added to the Card Rate for customers falls under RG (4 to 6) .**
- **05 bps concession will be available to women.**
- **Premium of Risk Grade 04 to 06, Loan up to Rs 30 Lacs if LTV ratio is >80% & <=90% and concession for women customers will be clubbed with Card Rate/ other premium for arriving at Final Rate for the customer.**

B. HOME TOP UP CARD INTEREST RATE STRUCTURE (FLOATING):

EBR 8.05%

	Applicable Interest rate	
	Term Loan	Overdraft
Up to Rs. 20lacs	EBR + 55 bps ER: 8.60%	N. A
Above Rs.20lacs and up to Rs.1crore	EBR + 75 bps ER: 8.80%	EBR + 145 bps ER: 9.50%
Above Rs.1 crore and up to Rs.2crores	EBR + 95 bps ER: 9.00%	EBR + 170 bps ER: 9.75%
Above Rs.2 crores and up to Rs.5crores	EBR + 140 bps ER: 9.45%	
Above Rs.5 crores	EBR + 260 bps ER: 10.65%	

- **A premium of 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 Risk Grade 04 to 06 will be clubbed with other premium for arriving at final Rate for the customers.**

INSTA HOME TOP UP LOAN (Rs 01 Lacs to Rs 05 Lacs)	125 bps above EBR, irrespective of Risk Grades, Gender and occupation.
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EBR 8.05%

SMART HOME TOP UP LOAN	Applicable Interest Rate	
	SALARIED	NON-SALARIED
TERM LOAN	EBR + 110bps ER: 9.15%	EBR + 160 bps ER: 9.65%
OVERDRAFT	EBR + 160 bps ER: 9.65%	EBR + 210 bps ER: 10.15%

C. SBI REALTY LOANS

For First Five Years

EBR 8.05%

LOAN AMOUNT	Applicable Interest Rate
Up to Rs 30 Lacs	EBR + 85 bps ER: 8.90%
Above Rs 30 Lacs to Rs 75 Lacs	EBR + 95 bps ER: 9.00%
Above Rs 75 Lacs	EBR + 105 bps ER: 9.10%

- **A premium of 10 bps will be added to the Card Rate for customers falls under Risk Grade 04 to 06.**
- **05 bps concession will be available to women.**
- **A premium of 05 bps will be added for the customers who is not having salary account with SBI.**
- **An additional premium of 395 bps will be added to the final rate in case the construction of house is not completed and a completion certificate is not submitted by borrowers within the stipulated period of 5 years from the date of first disbursement (this will be applicable for new loans sanctioned w.e.f 01st October 2019).**

D. PERSONAL LOAN AGAINST PROPERTY (P-LAP):**EBR:8.05%**

		Applicable Interest Rate	
Personal Loan Against Property (P-LAP)	Up to Rs. 1crs	EBR + 185 bps	ER: 9.90%
i) Salaried (where more than 50% of NMI is coming from salary income) and Non-Salaried (where more than 50% of NMI is coming from Business/ Profession or rental income income), <i>If the residential property is self-Occupied</i>	Above Rs. 1 cr & up to Rs. 2 crs.	EBR + 235 bps	ER: 10.40%
Personal Loan Against Property (P-LAP)	Up to Rs. 1crs	EBR + 195 bps	ER: 10%
ii) Salaried (where more than 50% of NMI is coming from salary income), <i>If the residential property is not self-Occupied/ commercial property</i>	Above Rs. 1 cr & up to Rs. 2 crs.	EBR + 245 bps	ER: 10.50%
Personal Loan Against Property (P-LAP)	Up to Rs. 2 crs	EBR + 250 bps	ER: 10.55%
iii) Non-Salaried (where more than 50% of NMI is coming from Business/ Profession or rental income income), <i>If the residential property is not self-Occupied/ commercial property</i>			

Personal Loan Against Property (P-LAP) iv) Salaried and Non-Salaried (where more than 50% of NMI is coming from Business/ Profession or rental income income), If the residential property is not self-Occupied/ commercial property	Above Rs 2 crs and Up to Rs 7.5 crs	EBR + 270 bps	ER: 10.75%
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E. SBI BRIDGE LOAN

EBR:8.05%

	Applicable Interest Rate	
FOR FIRST YEAR	EBR + 255 bps	ER: 10.35%
FOR SECOND YEAR	EBR + 355 bps	ER: 11.60%

F: EMD SCHEME

EBR:8.05%

	Applicable Interest Rate	
<u>EMD SCHEME</u>	EBR + 350 bps	ER: 11.55%

G: REVERSE MORTGAGE LOAN:

EBR:8.05%

	Applicable Interest Rate	
For Public	EBR + 210 bps	ER: 10.15%
For SBI Pensioners	EBR + 110 bps	ER: 09.15%

H. SBI Privilege and Shaurya Schemes

SBI Privilege and Shaurya Schemes	<p>(a) Where check-off facility is provided by the Government Department / Defense Establishment under tie-up with our Bank –</p> <p>Interest rate applicable to women will be applicable to men/others.</p> <p>(b) Where check-off facility is not available–</p> <p>Interest rates as applicable to others category will be applicable after taking into consideration the LTV Ratio, Risk Grade, gender and limit.</p>
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