

Campaign Rates w.e.f. 15.02.2023

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

CARD RATES (Term Loan) (Current EBR: 9.15%)			Rates during the Campaign (Term Loan)			
			Valid for sanctions upto 31.03.2023			
CIBIL SCORE	EBR+ Spread	Effective Rate	CIBIL SCORE	EBR +Spread	Effective Rate	Concession over Card Rate
> = 800	EBR+0 %	9.15%	> = 800	EBR-0.30 %	8.85%	30 bps
750 - 799	EBR+0.10 %	9.25%	750 - 799	EBR-0.30 %	8.85%	40 bps
700 -749	EBR+0.20 %	9.35%	700 -749	EBR-0.20%	8.95%	40 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-0.10 %	9.05%	30 bps

- Premium of 10 bps for loans upto 30 lacs for LTV >80% & < =90% shall continue.
- 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.
- For Shaurya & Shaurya Flexi Product: 10 bps** concession over the above proposed rates to enhance our offerings for serving defence personnel.

(b) TOP UP LOAN:

CARD RATES (Term Loan) (Current EBR- 9.15%)			Rates during the Campaign (Term Loan)			
			Valid for sanctions upto 31.03.2023			
CIBIL	EBR+Spread	Effective Rate	CIBIL	EBR+Spread	Effective Rate	Concession over Card Rate
> = 800	EBR+0.40 %	9.55%	> = 800	EBR+0.10 %	9.25%	30 bps
750 – 799	EBR+0.50 %	9.65%	750 – 799	EBR+0.20 %	9.35%	
700 -749	EBR+0.60 %	9.75%	700 -749	EBR+0.30 %	9.45%	
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 CIBIL/-1	EBR+0.60 %	9.75%	NTC/NO CIBIL/-1		9.75%	

(c) OTHER VARIANTS:

<ul style="list-style-type: none"> 5 bps concession on card rates for MaxGain & Realty loans (except CRE Loans) for borrowers with CIBIL Score greater than or equal to 750. (Valid for sanctions upto 31.03.2023)
--

d) Processing Fee Waiver:

Particulars	Processing Fee During the Campaign Valid for sanctions upto 31.03.2023
<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