

**Campaign Rates  
(01.09.2023 to 31.01.2024)**

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

CARD RATES (Term Loan)			Campaign Rates (Term Loan)			
(Current EBR: 9.15%)			Valid for sanctions upto 31.01.2024			
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-0.55 %	8.60%*	55 bps
750 - 799	EBR+ 0 %	9.15%	750 - 799	EBR-0.55 %	8.60%*	55 bps
700 - 749	EBR+0.20 %	9.35%	700 - 749	EBR-0.45 %	8.70%*	65 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-0.45 %	8.70%*	65 bps
151-200**	EBR+0.20 %	9.35%	151-200	EBR-0.45 %	8.70%	65 bps
101-150**	EBR+0.30 %	9.45%	101-150	No Change	9.45%	NIL
<b>Note:</b>						
<b>**Score Bands of 101-150 &amp; 151-200 are assigned by CIBIL for New to Credit borrowers.</b>						
<b>i) *For HL Takeovers, Resale and Ready to Move Properties:</b> 20 bps additional concession over the above proposed rates (For CIBIL Score of 700 and above).						
<b>ii) For Builder Tie Up Projects:</b> 5 bps additional concession over the above proposed rates						
<b>iii) For Shaurya, Shaurya Flexi, Shaurya Flexi Vishisht Product:</b> 10 bps additional concession over the above campaign rates.						
iv) The above campaign rates are <b>inclusive</b> of interest concessions available to women borrowers and concessions available at product level (ie. Concessions built into the card rate)						
Premium of 10 bps for loans upto 30 lacs for LTV >80% & < =90% <b>shall continue.</b>						
<b>Maximum additional concession as highlighted in point (i, ii and iii), over the above proposed Campaign Rates, would be 20 bps.</b>						
5 bps concession on card rates for MaxGain & Realty loans for borrowers with CIBIL Score greater than or equal to 750.						
<b>Floor Rate: EBR - 0.75% (i.e. 8.40% presently)</b>						

**(B) TOP UP LOAN:**

CARD RATES (Term Loan)			Campaign Rates (Term Loan)			
(Current EBR: 9.15%)			Valid for sanctions upto 31.01.2024			
CIBIL	EBR+	Effective Rate	CIBIL	EBR+	Effective Rate	Concession over
	Effective CRP			Effective CRP		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%	
NTC / NO CIBIL/ -1	EBR +0.60%	9.75%	NTC / NO CIBIL/ -1	EBR+0.15 %	9.30%*	45 bps
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

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

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

Interest rate on Top Up loan should not be below the rate of interest charged on underlying Home Loan.

**(c) P-LAP:**

CARD RATES (Term Loan)			Campaign Rates (Term Loan)			
(Current EBR- 9.15%)			Valid for sanctions upto 31.01.2024			
CIBIL	EBR+	Effective Rate	CIBIL	EBR+	Effective Rate	Concession over
	Effective CRP			Effective CRP		Card Rate
> = 800	EBR+1.75%	10.90%	> = 800	EBR + 1.45 %	10.60%	30 bps
750 – 799	EBR+1.75%	10.90%	750 – 799	EBR + 1.45 %	10.60%	
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 CIBIL/ -1	EBR+1.95%	11.10%	NTC / NO CIBIL/ -1	EBR+1.95%	11.10%	NIL
151-200**	EBR+1.95%	11.10%	151-200	EBR+ 1.65 %	10.80%	30 bps
101-150**	EBR+2.05%	11.20%	101-150	No Change	11.20%	NIL

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

**Processing Fee in Campaign-  
For All variants of Home Loan, P-LAP & Top Up Loans**

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.

Flat Rs. 10,000/- plus applicable GST

\*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 31.01.2024.

T&C Apply.