

Festive Campaign Offer
04.10.2022 - 31.01.2023

Interest Rate for the Campaign Period:

a) For Regular Home Loan including Flexipay, NRI, Non-salaried, Privilege / Shaurya, Apon Ghar:

CARD RATES (Term Loan)			Rates during the Campaign (Term Loan)			
CIBIL SCORE	EBR+Spread	Effective Rate	CIBIL SCORE	EBR+Spread	Effective Rate	Concession
> = 800	EBR+0 %	8.55%	> = 800	EBR - 0.15 %	8.40%	15 bps
750 - 799	EBR+0.10 %	8.65%	750 - 799	EBR -0.15 %	8.40%	25 bps
700 -749	EBR+0.20 %	8.75%	700 -749	EBR+0	8.55%	20 bps
650 - 699	EBR+0.30 %	8.85%	650 - 699	No Change	8.85%	None
550 - 649	EBR+0.50 %	9.05%	550 - 649		9.05 %	
NTC/NO CIBIL/-1	EBR+0.20 %	8.75%	NTC/NO CIBIL/-1		8.75%	
Floor Rate: 15 bps lower than EBR (i.e. 8.40 %), EBR at present- 8.55%						
The concessional rates are inclusive of 5bps concession available to women borrowers and 5 bps concession available for salary account holders for Privilege, Shaurya & Apon Ghar.						
Premium of 10 bps for loans up to 30 lacs for LTV >80% & < =90% shall continue to be charged hitherto.						

b) For Top Up Loan:

CARD RATES (Term Loan)			Rates during the Campaign (Term Loan)			
CIBIL SCORE	EBR+Spread	Effective Rate	CIBIL SCORE	EBR+Spread	Effective Rate	Concession
> = 800	EBR+0.40 %	8.95%	> = 800	EBR+0.25 %	8.80%	15 bps
750 - 799	EBR+0.50 %	9.05%	750 - 799	EBR+0.35 %	8.90%	
700 -749	EBR+0.60 %	9.15 %	700 -749	EBR+0.45 %	9.00%	
650 - 699	EBR+0.70 %	9.25%	650 - 699	No Change	9.25%	None
550 - 649	EBR+1.00%	9.55%	550 - 649		9.55%	
NTC/NO CIBIL/-1	EBR+0.60 %	9.15%	NTC/NO CIBIL/-1		9.15%	

c) For P-LAP:

CARD RATES (Term Loan)			Rates during the Campaign (Term Loan)			
CIBIL SCORE	EBR+Spread	Effective Rate	CIBIL SCORE	EBR+Spread	Effective Rate	Concession
> = 800	EBR+1.75 %	10.30%	> = 800	EBR+1.45 %	10.00%	30 bps
750 - 799	EBR+1.85 %	10.40%	750 - 799	EBR+1.55 %	10.10%	
700 -749	EBR+1.95 %	10.50%	700 -749	EBR+1.65 %	10.20%	
650 - 699	EBR+2.05 %	10.60%	650 - 699	No Change	10.60%	None
550 - 649	EBR+2.15 %	10.70%	550 - 649		10.70%	
NTC/NO CIBIL/-1	EBR+1.95 %	10.50%	NTC/NO CIBIL/-1		10.50%	

No other concession shall be applicable during the campaign period.

T&C Apply

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