

## Festive Campaign Offer

04.10.2022 - 31.01.2023

### Interest Rate for the Campaign Period effective from 15.12.2022:

**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 %    | 8.90%          | > = 800                               | EBR - 0.15 % | 8.75%          | 15 bps     |
| 750 - 799  | EBR+0.10 % | 9.00%          | 750 - 799                             | EBR -0.15 %  | 8.75%          | 25 bps     |
| 700 -749   | EBR+0.20 % | 9.10%          | 700 -749                              | EBR+0        | 8.90%          | 20 bps     |
| 650 - 699  | EBR+0.30 % | 9.20%          | 650 - 699                             | No Change    | 9.20%          | None       |
| 550 - 649  | EBR+0.50 % | 9.40%          | 550 - 649                             |              | 9.40%          |            |
| NTC/NO CIBIL/-1  | EBR+0.20 % | 9.10%          | NTC/NO CIBIL/-1                       |              | 9.10%          |            |
| Floor Rate: 15 bps lower than EBR (i.e. 8.75 %), EBR at present- 8.90%                                 |            |                |                                       |              |                |            |
| The above 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 % | 9.30%          | > = 800                               | EBR+0.25 % | 9.15%          | 15 bps     |
| 750 - 799              | EBR+0.50 % | 9.40%          | 750 - 799                             | EBR+0.35 % | 9.25%          |            |
| 700 -749               | EBR+0.60 % | 9.50%          | 700 -749                              | EBR+0.45 % | 9.35%          |            |
| 650 - 699              | EBR+0.70 % | 9.60%          | 650 - 699                             | No Change  | 9.60%          | None       |
| 550 - 649              | EBR+1.00%  | 9.90%          | 550 - 649                             |            | 9.90%          |            |
| NTC/NO CIBIL/-1        | EBR+0.60 % | 9.50%          | NTC/NO CIBIL/-1                       |            | 9.50%          |            |

**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 % | 10.65%         | > = 800                               | EBR+1.45 % | 10.35%         | 30 bps     |
| 750 - 799              | EBR+1.85 % | 10.75%         | 750 - 799                             | EBR+1.55 % | 10.45%         |            |
| 700 -749               | EBR+1.95 % | 10.85%         | 700 -749                              | EBR+1.65 % | 10.55%         |            |
| 650 - 699              | EBR+2.05 % | 10.95%         | 650 - 699                             | No Change  | 10.95%         | None       |
| 550 - 649              | EBR+2.15 % | 11.05%         | 550 - 649                             |            | 11.05%         |            |
| NTC/NO CIBIL/-1        | EBR+1.95 % | 10.85%         | NTC/NO CIBIL/-1                       |            | 10.85%         |            |

T&C Apply

**Processing Fee Waiver:**

| Particulars   | Processing Fee During the Campaign    |
|---|---------------------------------------|
| <b><u>For HL &amp; Top Up</u></b>   | NIL                                   |
| <b><u>For P-LAP</u></b>   | 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&amp;C Apply