

## Campaign Rates

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

CARD RATES (Term Loan) (Current EBR: 8.90%)			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 %	8.90%	> = 800	EBR-0.30 %	8.60%	30 bps
750 - 799	EBR+0.10 %	9.00%	750 - 799	EBR-0.30 %	8.60%	40 bps
700 -749	EBR+0.20 %	9.10%	700 -749	EBR-0.20%	8.70%	40 bps
650 - 699	EBR+0.30 %	9.20%	650 - 699	No Change	9.20%	NIL
550 - 649	EBR+0.50 %	9.40%	550 - 649		9.40%	
NTC/NO CIBIL/-1	EBR+0.20 %	9.10%	NTC/NO CIBIL/-1	EBR-0.10 %	8.80%	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)			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 %	9.30%	> = 800	EBR+0.10 %	9.00%	30 bps
750 – 799	EBR+0.50 %	9.40%	750 – 799	EBR+0.20 %	9.10%	
700 -749	EBR+0.60 %	9.50%	700 -749	EBR+0.30 %	9.20%	
650 – 699	EBR+0.70 %	9.60%	650 – 699	No Change	9.60%	NIL
550 – 649	EBR+1 %	9.90%	550 – 649		9.90%	
NTC/NO CIBIL/-1	EBR+0.60 %	9.50%	NTC/NO CIBIL/-1		9.50%	

**(c) OTHER VARIANTS:**

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

CARD RATES (Term Loan)			Rates during the Campaign (Term Loan) Valid upto 31.01.2023			
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 Valid for sanctions upto 31.03.2023
<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&C Apply