

BASKET OF PRODUCTS

RETAIL HOUSING PRODUCTS

Rate of Interests (Floating - Linked to LHPLR) Current LHPLR - 14.70%

Griha Siddhi /Apna Ghar/ Advantage Plus (Housing Component)/2020 Homecoming

Loan slab	CIBIL Score	Salaried & Professional	Non-Salaried & Non Professional
Upto Rs. 50 Lakhs	CIBIL >= 700	6.66%	6.76%
	CIBIL 650 – 699	7.10%	7.20%
	CIBIL 600 – 649	7.30%	7.40%
	CIBIL < 600	7.50%	7.60%
	CIBIL ≤ 0	7.20%	7.50%
More than 50 Lakhs & Up to Rs. 1 Cr	CIBIL >= 700	6.90%	7.00%
	CIBIL 650 – 699	7.30%	7.40%
	CIBIL 600 – 649	7.60%	7.70%
	CIBIL < 600	7.70%	7.80%
	CIBIL ≤ 0	7.40%	7.80%
More than 1 Cr & Up to Rs. 3 Crs	CIBIL >= 700	6.90%	7.00%
	CIBIL 650 – 699	7.40%	7.50%
	CIBIL 600 – 649	7.70%	7.80%
	CIBIL < 600	7.70%	7.80%
More than Rs. 3 Crs & upto Rs 15 Crs	CIBIL >= 700	6.90%	7.00%
	CIBIL 650 – 699	7.50%	7.60%
	CIBIL 600 – 649	7.70%	7.80%
	CIBIL < 600	7.80%	7.90%

Griha Bhoomi-Loan Towards Purchase of Residential Plot and Construction

Loan slab	CIBIL Score	Salaried & Professional	Non-Salaried & Non Professional
Up to Rs. 50 Lakhs	CIBIL >= 700	7.10%	7.20%
	CIBIL 650 – 699	7.30%	7.40%
	CIBIL ≤ 0	7.20%	NA
More than 50 Lakhs & up to Rs. 1 Cr	CIBIL >= 700	7.10%	7.20%
	CIBIL 650 – 699	7.50%	7.60%
	CIBIL ≤ 0	7.40%	NA
More than 1 Cr & up to Rs. 3 Crs	CIBIL >= 700	7.10%	7.20%
	CIBIL 650 – 699	7.60%	7.70%
More than Rs. 3 Crs & up to Rs 15 Crs	CIBIL >= 700	7.10%	7.20%
	CIBIL 650 – 699	7.70%	7.80%

Griha Suvidha/Griha Suvidha Apna Ghar- EWS/ LIG

Loan slab	CIBIL Score	Salaried & Professional	Non-Salaried & Non Professional
Rs 10 lakhs- 50 Lakhs	CIBIL >= 700	6.91%	7.01%
	CIBIL 650 – 699	7.35%	7.45%
	CIBIL 600 - 649	7.55%	7.65%
	CIBIL < 600	7.75%	7.85%
	CIBIL ≤ 0	7.45%	7.75%
More than 50 Lakhs & Up to Rs. 1 Cr	CIBIL >= 700	7.15%	7.25%
	CIBIL 650 – 699	7.55%	7.65%
	CIBIL 600 - 649	7.85%	7.95%
	CIBIL < 600	7.95%	8.05%
	CIBIL ≤ 0	7.65%	8.05%
More than 1 Cr & Up to Rs. 3 Crs	CIBIL >= 700	7.15%	7.25%
	CIBIL 650 – 699	7.65%	7.75%
	CIBIL 600 - 649	7.95%	8.05%
	CIBIL < 600	7.95%	8.05%

*Other conditions will be same as applicable to Griha Siddhi Product

Product Name	Interest Type	Loan Slab	ROI
My Choice –Sure Fixed & Apna Ghar (PMAY-CLSS)- Sure Fixed	Fixed for Entire loan tenure	Upto Rs.50 Lakhs	10.05%
		Above Rs.50 Lakhs & upto Rs.5 crs	10.15%

Product Name	Cibil Score	Loan Slab	ROI
New face Lift	750 & above	Up to Rs. 15 Crs	7.75%
	600 to 749		7.95%
	Below 600		8.10%

“Rewriting facility available. Contact Area Office”.

ROI updated as on 01.09.2021 – LHPLR – 14.70

* 1) In case of joints applicants, CIBIL score of applicant having highest score will be considered

2 For cases where CIBIL score is Zero or less and loan amount is more than Rs 1 Crs & up to Rs 15 Crs, the ROI applicable will be as per the CIBIL score less than 600 in the respective categories

RETAIL NON HOUSING PRODUCTS

Product Name	Interest Type/slab	CIBIL score	Rate of Interest
Advantage Plus (Top up Component)	Floating (upto Rs 5 Crs)	CIBIL >= 800	9.00%
		CIBIL >= 700	9.50%
		CIBIL >= 600	10.00%
Griha Vikas/Griha Vikas (Topup)/New Griha Vikas (Facelift)	Floating Up to Rs 15 crs	CIBIL >= 700	8.50%
		CIBIL >= 600	8.95%
LRD/Apna Office/LAP – Commercial/Purchase of Commercial Property	Floating Up to Rs 5 crs	CIBIL >= 800	9.00%
		CIBIL >= 700	9.50%
		CIBIL >= 600	10.00%
	Above Rs. 5 crs and up to Rs. 15 crs	CIBIL >= 800	9.50%
		CIBIL >= 700	10.00%
		CIBIL >= 600	10.50%
Apna Office- Individual	Rs. 10 Lakhs & Upto Rs. 15 Crs	700 & more	8.40%
		600 & more but less than 700	8.75%
<i>Above floating rate will be linked to LHPLRNH</i>			
<i>ROI updated as on 01.09.2021 – LHPLRNH – 14.80</i>			
