

BASKET OF PRODUCTS - RETAIL HOUSING PRODUCTS

Rate of Interests (Floating - Linked to LHPLR) Current LHPLR – 17.05%

Home Loan (Griha Prakash) / Advantage Plus (Housing component for CIBIL ≥ 700)

CIBIL score	Loan slab	Salaried & Professional	Non-Salaried
CIBIL ≥ 825	Up to 2 crs	8.35%	8.60%
	More than 2 crs & up to 15 crs		8.80%
CIBIL 800-824	Up to 2 crs	8.40%	8.60%
	More than 2 crs & up to 15 crs		8.80%
CIBIL 775-799	Up to 2 crs	8.45%	8.60%
	More than 2 crs & up to 15 crs		8.80%
CIBIL 750-774	Up to 2 crs	8.50%	8.60%
	More than 2 crs & up to 15 crs	8.70%	8.80%
CIBIL 700-749	Up to 2 crs	8.75%	8.85%
	More than 2 crs & up to 15 crs	8.95%	9.05%
CIBIL 600-699	Up to 50 lakhs	9.55%	9.65%
	More than 50 lakhs & up to 2 crs	9.75%	9.85%
	More than 2 crs & up to 15 crs	9.90%	10.00%
CIBIL <600	Up to 50 lakhs	10.00%	10.10%
	More than 50 lakhs & up to 2 crs	10.20%	10.30%
	More than 2 crs & up to 5 crs	10.40%	10.50%
150 ≤ CIBIL ≤ 200	Up to 2 crs	8.75%	8.85%
101 ≤ CIBIL < 150	Up to 2 crs	9.25%	9.35%
Sure Fixed Scheme			
CIBIL ≥ 750	Up to 15 crs	10.00% (fixed for entire term)	
CIBIL < 750	Up to 15 crs	10.25% (fixed for entire term)	

Loan Towards Purchase of Residential Plots / Residential Plots and Construction

CIBIL Score	Loan Slab	Salaried & Professional	Non-Salaried
CIBIL ≥ 825	Up to 2 crs	8.55%	8.80%
	More than 2 crs & up to 15 crs		9.00%
CIBIL 800-824	Up to 2 crs	8.60%	8.80%
	More than 2 crs & up to 15 crs		9.00%
CIBIL 775-799	Up to 2 crs	8.65%	8.80%
	More than 2 crs & up to 15 crs		9.00%
CIBIL 750-774	Up to 2 crs	8.70%	8.80%
	More than 2 crs & up to 15 crs	8.90%	9.00%
CIBIL 700-749	Up to 2 crs	8.95%	9.05%
	More than 2 crs & up to 15 crs	9.15%	9.25%
CIBIL 650-699	Up to 50 lakhs	9.75%	9.85%
	More than 50 lakhs & up to 2 cr	9.95%	10.05%
	More than 2 cr & up to 15 crs	10.10%	10.20%
150 ≤ CIBIL ≤ 200 (only P+C)	Up to 2 crs	8.95%	9.05%
101 ≤ CIBIL < 150 (only P+C)	Up to 2 crs	9.45%	9.55%

ROI updated as on 15.01.2024

Griha Suvidha

CIBIL SCORE	Loan slab	Salaried & Professional	Non-Salaried
CIBIL ≥ 825	More than 10 lakhs & up to 2 crs	8.60%	8.85%
	More than 2 crs & up to 3 crs		9.05%
CIBIL 800-824	More than 10 lakhs & up to 2 crs	8.65%	8.85%
	More than 2 crs & up to 3 crs		9.05%
CIBIL 775-799	More than 10 lakhs & up to 2 crs	8.70%	8.85%
	More than 2 crs & up to 3 crs		9.05%
CIBIL 750-774	More than 10 lakhs & up to 2 crs	8.75%	8.85%
	More than 2 crs & up to 3 crs	8.95%	9.05%
CIBIL 700-749	More than 10 lakhs & up to 2 crs	9.00%	9.10%
	More than 2 crs & up to 3 crs	9.20%	9.30%
CIBIL 600-699	More than 10 lakhs & up to 50 lakhs	9.80%	9.90%
	More than 50 lakhs & up to 2 crs	10.00%	10.10%
	More than 2 cr & up to 3 crs	10.15%	10.25%
CIBIL < 600	More than 10 lakhs & up to 50 lakhs	10.25%	10.35%
	More than 50 lakhs & up to 2 crs	10.45%	10.55%
	More than 2 cr & up to 3 crs	10.65%	10.75%
150 ≤ CIBIL ≤ 200	More than 10 lakhs & up to 2 crs	9.00%	9.10%
101 ≤ CIBIL < 150	More than 10 lakhs & up to 2 crs	9.50%	9.60%

Griha Suvidha Asha (2 year ITR Self Employed or Class IV Salaried)

CIBIL ≥ 825	More than 10 lakhs & up to 2 crs	8.85%	9.10%
	More than 2 crs & up to 3 crs		9.30%
CIBIL 800-824	More than 10 lakhs & up to 2 crs	8.90%	9.10%
	More than 2 crs & up to 3 crs		9.30%
CIBIL 775-799	More than 10 lakhs & up to 2 crs	8.95%	9.10%
	More than 2 crs & up to 3 crs		9.30%
CIBIL 750-774	More than 10 lakhs & up to 2 crs	9.00%	9.10%
	More than 2 crs & up to 3 crs	9.20%	9.30%
CIBIL 700-749	More than 10 lakhs & up to 2 crs	9.25%	9.35%
	More than 2 crs & up to 3 crs	9.45%	9.55%
CIBIL 650-699	More than 10 lakhs & up to 50 lakhs	10.05%	10.15%
	More than 50 lakhs & up to 2 cr	10.25%	10.35%
	More than 2 cr & up to 3 crs	10.40%	10.50%
150 ≤ CIBIL ≤ 200	More than 10 lakhs & up to 2 crs	9.25%	9.35%
101 ≤ CIBIL < 150	More than 10 lakhs & up to 2 crs	9.75%	9.85%

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

** For P+C cases under Griha Suvidha, applicable ROI is 25 bps more than Griha Bhoomi & under Griha Suvidha Asha(only for self Employed Borrowers), applicable ROI is 50 bps more than Griha Bhoomi.

Product Name	Cibil Score	Loan Slab	ROI
New face Lift	750 & above	Up to 15 Crs	9.10%
	700-749		9.25%

ROI updated as on 15.01.2024

RETAIL NON HOUSING PRODUCTS

Rate of Interests (Floating - Linked to LHPLRNH) Current LHPLRNH – 17.15%

Product Name	Interest Type/slab	CIBIL score	Rate of Interest
Advantage Plus (Top up Component)	Floating	CIBIL ≥ 800	9.35%
		800>CIBIL ≥ 750	9.45%
		750>CIBIL ≥ 700	9.75%
Griha Vikas/Griha Vikas (Topup)/ New Griha Vikas (Facelift)	Floating Up to Rs 15 crs	CIBIL ≥ 750	9.50%
		750>CIBIL ≥ 700	10.30%
		700>CIBIL ≥ 600	11.55%
MY Office (For Individuals)	Rs. 10 lakhs & Upto Rs. 5 Crs	CIBIL ≥ 750	9.75%
		750>CIBIL ≥ 700	10.85%
	Above Rs. 5 crs & Upto Rs. 15 Crs	CIBIL ≥ 750	9.75%
		750>CIBIL ≥ 700	11.10%
MY Office (For Non-Individuals)	Rs. 10 lakhs & Upto Rs. 15 Crs	NA	10.75%
MY Office-LAP (For Individuals)	Rs. 10 lakhs & Upto Rs. 5 Crs	CIBIL ≥ 750	10.25%
		750>CIBIL ≥ 700	10.85%
	Above Rs. 5 crs and Up to Rs. 15 crs	CIBIL ≥ 750	10.25%
		750>CIBIL ≥ 700	11.10%
MY Office-LAP (For Non- Individuals)	Rs. 10 lakhs & Upto Rs. 15 Crs	NA	11.25%
LRD (For Individuals)	Up to Rs 15 crs	CIBIL ≥ 750	9.90%
		750>CIBIL ≥ 700	10.00%
ROI updated as on 15.01.2024			
Product Name	Interest Type/slab	Loam term	Rate of Interest
LRD (For Non-Individuals)	Up to Rs 15 crs	Up to 7 years	10.25%
		Above 7 years & upto 12 years	10.50%
		Above 12 years & upto 15 years	11.00%
Rewriting facility available for Housing & Non Housing individual loans. Contact Area Office.			
* 1) In case of joints applicants, CIBIL score of applicant having highest score will be considered.			
* 2) In Advantage Plus scheme, minimum loan is ₹10 lakhs and total loan exposure should not exceed 10 crs.			
