

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

CIBIL score	Loan slab	Salaried & Professional	Non-Salaried & Non Professional
CIBIL≥700	Up to 2 crs	6.66%	6.66%
	More than 2 crs & up to 15 crs (For Griha sidhi/Apna Ghar/Advantage plus)	6.90%	7.00%
	More than 2 crs & upto 3 crs (2020 Homecoming)	7.10%	7.20%
	More than 3 crs & upto 5 crs (2020 Homecoming)	7.20%	7.30%
CIBIL 650-699	Up to 50 Lakhs	7.10%	7.20%
	More than 50 Lakhs & up to 1 cr	7.30%	7.40%
	More than 1 cr & up to 3 crs	7.40%	7.50%
	More than 3 crs & up to 15 Crs	7.50%	7.60%
CIBIL 600-649	Up to 50 Lakhs	7.30%	7.40%
	More than 50 Lakhs & up to 1 cr	7.60%	7.70%
	More than 1 cr & up to 3 crs	7.70%	7.80%
	More than 3 crs & up to 15 crs	7.70%	7.80%
CIBIL <600	Up to 50 Lakhs	7.50%	7.60%
	More than 50 Lakhs & up to 1 cr	7.70%	7.80%
	More than 1 cr & up to 3 crs	7.70%	7.80%
	More than 3 crs & up to 15 crs	7.80%	7.90%
CIBIL<0 NTC	Up to 50 Lakhs	7.20%	7.50%
	More than 50 Lakhs & up to 1 cr	7.40%	7.80%
	More than 1 cr & up to 3 crs	7.70%	7.80%
	More than 3 crs & up to 15 crs	7.80%	7.90%

Griha Bhoomi-Loan Towards Purchase of Residential Plots / Residential Plots and Construction

CIBIL Score	Loan Slab	Salaried & Professional	Non-Salaried & Non Professional
CIBIL≥700	Up to 15 Crs	7.10%	7.20%
CIBIL 650-699	Up to 50 Lakhs	7.30%	7.40%
	More than 50 Lakhs & up to 1 cr	7.50%	7.60%
	More than 1 cr & up to 3 crs	7.60%	7.70%
	More than 3 crs & up to 15 crs	7.70%	7.80%
CIBIL<0 (only for P+C cases)	Up to 50 Lakhs	7.20%	NA
	More than 50 Lakhs & up to 1 cr	7.40%	NA

Griha Suvidha/Griha Suvidha Apna Ghar- EWS/ LIG

CIBIL SCORE	Loan slab	Salaried & Professional	Non-Salaried & Non Professional
CIBIL≥700	More than 10 lakhs & up to 2 Crs	6.91%	6.91
	More than 2 crs and up to 3 Crs	7.15%	7.25%
CIBIL 650-699	More than 10 lakhs & up to 50 lakhs	7.35%	7.45%
	More than 50 lakhs & up to 1 Cr	7.55%	7.65%
	More than 1 Cr & up to 3 Crs	7.65%	7.75%
CIBIL 600-649	More than 10 lakhs & up to 50 lakhs	7.55%	7.65%
	More than 50 lakhs & up to 1 Cr	7.85%	7.95%
	More than 1 Cr & up to 3 Crs	7.95%	8.05%
CIBIL<600	More than 10 lakhs & up to 50 lakhs	7.75%	7.85%
	More than 50 lakhs & up to 1 Cr	7.95%	8.05%
	More than 1 Cr & up to 3 Crs	7.95%	8.05%
CIBIL <0 NTC	More than 10 lakhs & up to 50 lakhs	7.45%	7.75%
	More than 50 lakhs & up to 1 Cr	7.65%	8.05%
	More than 1 Cr & up to 3 Crs	7.95%	8.05%

*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.

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	700 & above	Up to Rs. 15 Crs	7.25%
	Below 700		7.75%

“Rewriting facility available. Contact Area Office”.

ROI updated as on 27.09.2021 – 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 >= 750	7.50%
		750>CIBIL >= 700	7.95%
		700>CIBIL >= 600	8.95%
Griha Vikas/Griha Vikas (Topup)/New Griha Vikas (Facelift)	Floating Up to Rs 15 crs	CIBIL >= 750	7.50%
		750>CIBIL >= 700	7.95%
		700>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 27.09.2021 – LHPLRNH – 14.80</i>			
