

**CONCESSIONAL OFFER on Home Loans****Effective from 1<sup>st</sup> March 21 to 31<sup>st</sup> March'21**

ROI on the basis of CIBIL Scores			
Loan Amt Band	CIBIL Scores based ROI		
	700 -750	751 - 800	Above 800
up to 75 lacs	6.90	6.80	6.70
>75 lacs to 5 Crs	7.00	6.85	6.75
<b><u>Additional ROI Concessions</u></b>			
1. YONO Sourcing: 5 bps; 2. Women Borrower: 5 bps			
<b>Minimum Floor Rate - 6.70%</b>			
<b>A.</b> Premium of 10 bps to be added for Non Salaried (existing 15 bps)			
<b>B.</b> Premium of 10 bps for HL up to Rs 30 lacs if LTV is above 80% and up to 90%			
<b>C.</b> Premium of 10 bps for RG 4 to RG 6			
<b>D.</b> Reckoning of CIBIL Score in Joint/Multiple applicants: CIBIL Score of the applicant who is the major earner to be reckoned			
<b>E.</b> These concessions are not applicable to CRE Home Loans and Maxgain			
<b>F.</b> YONO Concessions are not available to HLC and SSL			

All other home loans not falling under the above ROI concessions attract normal card rate of interest rates.

**Processing Fee (PF) Concessions effective from 1<sup>st</sup> March to 31<sup>st</sup> March'21**

<b><u>Processing Fee Concessions</u></b>	Processing Fee during Festive Season	
	Recovery of Expenses	
<b><u>(Irrespective of Home Loan Amount)</u></b>	HL through Builder Tie Up	NIL
	<b>Home Loans other than Builder Tie Up</b>	
	Takeover HL	Actual Basis
	YONO Sourced HL	Actual Basis
	Fresh HL	Actual Basis