

Campaign Rates
(07.10.2023 to 31.12.2023)

(A) Home Loans (Term Loans)

CARD RATES (Term Loan)		Campaign Rates (Term Loan)	
CIBIL SCORE	Effective Rate	CIBIL SCORE	Effective Rate
> = 800	8.75%	> = 800	8.45%*
750 - 799	8.85%	750 - 799	8.55%*
700 -749	8.95%	700 -749	8.65%*
650 – 699 & -1	9.05%	650 – 699 & -1	9.05%
Less than 650	9.30%	Less than 650	9.30%
*For HL Takeovers : 20 bps additional concession over the above proposed rates (For CIBIL Score of 700 and above).			

(B) TOP UP LOAN:

CARD RATES (Term Loan)		Campaign Rates (Term Loan)	
CIBIL SCORE	Effective Rate	CIBIL SCORE	Effective Rate
> = 800	9.15%	> = 800	8.85%*
750 - 799	9.25%	750 - 799	8.95%*
700 -749	9.35%	700 -749	9.05%*
650 – 699 & -1	9.45%	650 – 699 & -1	9.45%
Less than 650	9.60%	Less than 650	9.60%
* 20 bps concession over the above proposed rates to be accorded for Top Up Loans associated with Takeover loans (For CIBIL score of 700 and above)			

(C) MORTGAGE LOAN:

CARD RATES (Term Loan)		Campaign Rates (Term Loan)	
CIBIL SCORE	Effective Rate	CIBIL SCORE	Effective Rate
> = 800	10.50%	> = 800	10.20%
750 - 799	10.60%	750 - 799	10.30%
700 -749	10.70%	700 -749	10.40%
650 – 699 & -1	10.80%	650 – 699 & -1	10.80%
Less than 650	10.90%	Less than 650	10.90%

Car Loan sanctioned & disbursed from 07.10.2023

Product	Slab (CIBIL Score Wise)	Existing Rate	Revised Rate
TL-RMGB CAR LOAN (6250-5012)	750 & above	8.70%	8.60%
	650-749	9.20%	8.90%
	Less than 650	9.60%	9.60%
	-1	9.20%	8.80%

During this campaign processing fee to be:

- A. 50% waived for new loans in Home Loan, Top-Up Loan and Mortgage Loan Schemes.
- B. 100% waived for Home Loan takeovers, Top-Up loans associated with taken over Home Loans, Top-Up Loan takeovers, Mortgage Loan takeovers.
- C. 100% waived for all variants of Car Loans.

T&C Apply.