

ROI Matrix for Home loan and LAP/Top up

(effective from 16 Aug'24 Login)

➤ **Home Loan Rate Grid**

Loan Amount	Less than Rs. 10 lacs		Rs 10 lacs to less than Rs 30 lacs		Rs 30 lacs & more	
	CIBIL Score	Applicable Rol	CIBIL Score	Applicable Rol	CIBIL Score	Applicable Rol
Salaried (Bank/cheque salary)/SEP	700 & above	13.75%	>=700	13.50%	>=700	13.25%
SENP (ITR based -2 years ITR available)	700 & above	14.25%	>=700	14.00%	>=700	13.75%
SENP (NIP or only one ITR available)/Cash Salary	700 & above	15.00%	>=700	14.50%	>=700	14.00%
Salaried (Bank/cheque salary)/SEP	600 to 699	14.25%	600 to 699	13.75%	600 to 699	13.50%
SENP (ITR based -2 years ITR available)	600 to 699	14.50%	600 to 699	14.25%	600 to 699	13.75%
SENP (NIP or only one ITR available)/Cash Salary	600 to 699	15.25%	600 to 699	14.75%	600 to 699	14.00%

➤ **Micro/Rural Housing ROI**

Rural Housing		
Profile	CIBIL Score	Applicable Rol
Salaried (Bank/cheque salary)	700 & above	18.00%
Salaried (Bank/cheque salary)	600 to 699	20.00%
SENP/Cash Salaried	700 & above	20.00%
SENP/Cash Salaried	600 to 699	22.00%

- Plot purchase loan shall carry additional interest rate of 0.5%
- IN case of CIBIL score less than 600, additional 1% Rol to be charged

Loan Amount	< Rs. 15 lacs		Rs 15 lacs & above	
TYPE OF LOAN	CIBIL Score	Applicable RoI	CIBIL Score	Applicable RoI
TOP UP (EXISTING HL CUSTOMER)	700 & above	15.00%	>=700	15.00%
TOP UP (HL BT+ TOP UP CASE)	700 & above	15.50%	>=700	15.50%
OTHER LAP	700 & above	20.00%	>=700	17.00%
TOP UP (EXISTING HL CUSTOMER)	600 to 699	15.50%	600 to 699	15.00%
TOP UP (HL BT+ TOP UP CASE)	600 to 699	16.00%	600 to 699	16.00%
OTHER LAP	600 to 699	24.00%	600 to 699	19.00%

- In case of CIBIL score less than 600, additional 1% RoI to be charged

Note: Lower of the CIBIL score among applicant/co-applicants to be taken for above matrix. New to credit (-1, 0 etc) where is insufficient or no loan history shall be considered as 700+)

Note: This communication supersedes all previous communication related to RoI