BASKET OF PRODUCTS - RETAIL HOUSING PRODUCTS

Rate of Interests (Floating - Linked to LHPLR) Current LHPLR – 16.90%

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

CIBIL score	Loan slab	Salaried & Professional	Non-Salaried
CIBIL ≥ 800	Up to 5 crs	7.50%	8.00%
	More than 5 crs & up to 15 crs	7.75%	8.25%
CIBIL 775-799	Up to 50 lakhs	7.85%	8.10%
	More than 50 lakhs & up to 2 crs	7.90%	8.15%
	More than 2 crs & up to 15 crs	8.00%	8.25%
CIBIL 750 -774	Up to 50 lakhs	7.95%	8.20%
	More than 50 lakhs & up to 2 crs	8.00%	8.25%
	More than 2 crs & up to 15 crs	8.10%	8.35%
CIBIL 725 -749	Up to 50 lakhs	8.15%	8.40%
	More than 50 lakhs & up to 2 crs	8.20%	8.45%
	More than 2 crs & up to 15 crs	8.30%	8.55%
CIBIL 700 -724	Up to 50 lakhs	8.50%	8.75%
	More than 50 lakhs & up to 2 crs	8.55%	8.80%
	More than 2 crs & up to 15 crs	8.65%	8.90%
CIBIL 600-699	Up to 50 lakhs	9.15%	9.25%
	More than 50 lakhs & up to 2 crs	9.35%	9.45%
	More than 2 crs & up to 15 crs	9.50%	9.60%
CIBIL <600	Up to 50 lakhs	9.60%	9.70%
	More than 50 lakhs & up to 2 crs	9.80%	9.90%
	More than 2 crs & up to 5 crs	10.00%	10.10%
150≤CIBIL≤200	Up to 35 lakhs	8.00%	8.35%
	More than 35 lakhs & up to 2 crs	8.35%	8.45%
101≤CIBIL<150	Up to 35 lakhs	8.50%	8.85%
	More than 35 lakhs & up to 2 crs	8.85%	8.95%

Loan Towards Purchase of Residential Plots / Residential Plots and Construction (Griha Bhoomi)

CIBIL Score	Loan Slab	Salaried & Professional	Non-Salaried
CIBIL ≥ 800	Up to 5 crs	7.70%	8.20%
	More than 5 crs & up to 15 crs	7.95%	8.45%
CIBIL 775-799	Up to 50 lakhs	8.05%	8.30%
	More than 50 lakhs & up to 2 crs	8.10%	8.35%
	More than 2 crs & up to 15 crs	8.20%	8.45%
CIBIL 750 -774	Up to 50 lakhs	8.15%	8.40%
	More than 50 lakhs & up to 2 crs	8.20%	8.45%
	More than 2 crs & up to 15 crs	8.30%	8.55%
CIBIL 725 -749	Up to 50 lakhs	8.35%	8.60%
	More than 50 lakhs & up to 2 crs	8.40%	8.65%
	More than 2 crs & up to 15 crs	8.50%	8.75%
CIBIL 700 -724	Up to 50 lakhs	8.70%	8.95%
	More than 50 lakhs & up to 2 crs	8.75%	9.00%
	More than 2 crs & up to 15 crs	8.85%	9.10%
CIBIL 650-699	Up to 50 lakhs	9.35%	9.45%
	More than 50 lakhs & up to 2 cr	9.55%	9.65%
	More than 2 cr & up to 15 crs	9.70%	9.80%
150≤CIBIL≤200	Up to 35 lakhs	8.20%	8.55%
	More than 35 lakhs & up to 2 crs	8.55%	8.65%
101≤CIBIL<150	Up to 35 lakhs	8.70%	9.05%
	More than 35 lakhs & up to 2 crs	9.05%	9.15%

ROI updated as on 20.06.2025

Griha Suvidha			
CIBIL SCORE	**Loan slab**	**Salaried**	**Non-Salaried**
CIBIL ≥ 800	More than 10 lakhs & up to 3 crs	7.75%	8.25%
CIBIL 775-799	More than 10 lakhs & up to 50 lakhs	8.10%	8.35%
	More than 50 lakhs & up to 2 crs	8.15%	8.40%
	More than 2 cr & up to 3 crs	8.25%	8.50%
CIBIL 750-774	More than 10 lakhs & up to 50 lakhs	8.20%	8.45%
	More than 50 lakhs & up to 2 crs	8.25%	8.50%
	More than 2 cr & up to 3 crs	8.35%	8.60%
CIBIL 725-749	More than 10 lakhs & up to 50 lakhs	8.40%	8.65%
	More than 50 lakhs & up to 2 crs	8.45%	8.70%
	More than 2 cr & up to 3 crs	8.55%	8.80%
CIBIL 700-724	More than 10 lakhs & up to 50 lakhs	8.75%	9.00%
	More than 50 lakhs & up to 2 crs	8.80%	9.05%
	More than 2 cr & up to 3 crs	8.90%	9.15%
CIBIL 600-699	More than 10 lakhs & up to 50 lakhs	9.40%	9.50%
	More than 50 lakhs & up to 2 crs	9.60%	9.70%
	More than 2 cr & up to 3 crs	9.75%	9.85%
CIBIL< 600	More than 10 lakhs & up to 50 lakhs	9.85%	9.95%
	More than 50 lakhs & up to 2 crs	10.05%	10.15%
	More than 2 cr & up to 3 crs	10.25%	10.35%
150≤ CIBIL≤ 200	More than 10 lakhs & upto 35 lakhs	8.25%	8.60%
	More than 35 lakhs & upto 2 crs	8.60%	8.70%
101≤ CIBIL<150	More than 10 lakhs & upto 35 lakhs	8.75%	9.10%
	More than 35 lakhs & up to 2 crs	9.10%	9.20%

Griha Suvidha Asha (2 year ITR Self Employed / Class IV Salaried / Banking Surrogate)			
CIBIL ≥ 800	More than 10 lakhs & up to 3 crs	8.00%	8.50%
CIBIL 775-799	More than 10 lakhs & up to 50 lakhs	8.35%	8.60%
	More than 50 lakhs & up to 2 cr	8.40%	8.65%
	More than 2 cr & up to 3 crs	8.50%	8.75%
CIBIL 750-774	More than 10 lakhs & up to 50 lakhs	8.45%	8.70%
	More than 50 lakhs & up to 2 cr	8.50%	8.75%
	More than 2 cr & up to 3 crs	8.60%	8.85%
CIBIL 725-749	More than 10 lakhs & up to 50 lakhs	8.65%	8.90%
	More than 50 lakhs & up to 2 cr	8.70%	8.95%
	More than 2 cr & up to 3 crs	8.80%	9.05%
CIBIL 700-724	More than 10 lakhs & up to 50 lakhs	9.00%	9.25%
	More than 50 lakhs & up to 2 cr	9.05%	9.30%
	More than 2 cr & up to 3 crs	9.15%	9.40%
CIBIL 650-699	More than 10 lakhs & up to 50 lakhs	9.65%	9.75%
	More than 50 lakhs & up to 2 cr	9.85%	9.95%
	More than 2 cr & up to 3 crs	10.00%	10.10%
150≤ CIBIL≤ 200	More than 10 lakhs & upto 35 lakhs	8.50%	8.85%
	More than 35 lakhs & upto 2 crs	8.85%	8.95%
101≤ CIBIL<150	More than 10 lakhs & upto 35 lakhs	9.00%	9.35%
	More than 35 lakhs & up to 2 crs	9.35%	9.45%

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

****Maximum loan for salaried borrower under Griha Suvidha Asha is 30 lakhs.**

**** *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.**

Griha Suvidha Asha without IMGC (2 year ITR Self Employed / Class IV Salaried)			
CIBIL ≥ 800	More than 10 lakhs & up to 3 crs	8.50%	9.00%
CIBIL 775-799	More than 10 lakhs & up to 50 lakhs	8.85%	9.10%
	More than 50 lakhs & up to 2 cr	8.90%	9.15%
	More than 2 cr & up to 3 crs	9.00%	9.25%
CIBIL 750-774	More than 10 lakhs & up to 50 lakhs	8.95%	9.20%
	More than 50 lakhs & up to 2 cr	9.00%	9.25%
	More than 2 cr & up to 3 crs	9.10%	9.35%
CIBIL 725-749	More than 10 lakhs & up to 50 lakhs	9.15%	9.40%
	More than 50 lakhs & up to 2 cr	9.20%	9.45%
	More than 2 cr & up to 3 crs	9.30%	9.55%
CIBIL 700-724	More than 10 lakhs & up to 50 lakhs	9.50%	9.75%
	More than 50 lakhs & up to 2 cr	9.55%	9.80%
	More than 2 cr & up to 3 crs	9.65%	9.90%
CIBIL 650-699	More than 10 lakhs & up to 50 lakhs	10.15%	10.25%
	More than 50 lakhs & up to 2 cr	10.35%	10.45%
	More than 2 cr & up to 3 crs	10.50%	10.60%
150≤ CIBIL≤ 200	More than 10 lakhs & upto 35 lakhs	9.00%	9.35%
	More than 35 lakhs & upto 2 crs	9.35%	9.45%
101≤ CIBIL<150	More than 10 lakhs & upto 35 lakhs	9.50%	9.85%
	More than 35 lakhs & up to 2 crs	9.85%	9.95%

***Maximum loan for salaried borrower under Griha Suvidha Asha without IMGC is 30 lakhs.**

****For P+C cases under Griha Suvidha Asha without IMGC(only for self employed borrowers), applicable ROI is 20 bps more than the above mentioned ROI.**

Sure Fixed Scheme (Fixed for Entire Term)		
CIBIL ≥ 750	upto 15 crs	10.00%
CIBIL < 750		10.25%

Griha Sugam		
With IMGC	More than 5 lakhs & upto 30 lakhs	10.75%
Without IMGC		11.00%

New Face Lift		
Cibil Score	**Loan Slab**	**ROI**
750 & above	Up to 15 Crs	8.50%
700-749		8.65%

Griha Bhoomi Equity (Linked to LHPLRNH)			
CIBIL Score	**Loan Slab**	**Salaried & Professional**	**Non-Salaried**
CIBIL ≥ 800	Up to 2 crs	8.70%	9.20%
CIBIL 775-799	Up to 50 lakhs	9.05%	9.30%
	More than 50 lakhs & up to 2 crs	9.10%	9.35%
CIBIL 750 -774	Up to 50 lakhs	9.15%	9.40%
	More than 50 lakhs & up to 2 crs	9.20%	9.45%
CIBIL 725 -749	Up to 50 lakhs	9.35%	9.60%
	More than 50 lakhs & up to 2 crs	9.40%	9.65%
CIBIL 700 -724	Up to 50 lakhs	9.70%	9.95%
	More than 50 lakhs & up to 2 crs	9.75%	10.00%
ROI updated as on 20.06.2025			

RETAIL NON HOUSING PRODUCTS

Rate of Interests (Floating - Linked to LHPLRNH) Current LHPLRNH – 17.00%

Product Name	Interest Type/slab	CIBIL score	Rate of Interest
Advantage Plus (Top up Component)	Floating	CIBIL ≥ 800	8.50%
		800 > CIBIL ≥ 750	8.95%
		750 > CIBIL ≥ 700	9.50%
Griha Vikas/Griha Vikas (Topup)/ New Griha Vikas (Facelift)	Floating up to ₹15 crs	CIBIL ≥ 800	8.75%
		800 > CIBIL ≥ 750	9.00%
		750 > CIBIL ≥ 700	10.00%
		700 > CIBIL ≥ 600	11.20%
GV (Banking Surrogate)	₹20 lakhs & up to ₹5 Crs	CIBIL ≥ 800	9.20%
		800 > CIBIL ≥ 750	9.45%
		750 > CIBIL ≥ 700	10.45%
MY Office (For Individuals)	₹10 lakhs & up to ₹5 Crs	CIBIL ≥ 750	9.25%
		750 > CIBIL ≥ 700	10.60%
	Above ₹5 crs & up to ₹15 Crs	CIBIL ≥ 750	9.25%
		750 > CIBIL ≥ 700	10.85%
MY Office (For Non-Individuals)	₹10 lakhs & up to ₹15 Crs	NA	10.25%
MY Office-LAP (For Individuals)	₹10 lakhs & up to ₹5 Crs	CIBIL ≥ 750	9.75%
		750 > CIBIL ≥ 700	10.60%
	Above ₹5 crs and up to ₹15 crs	CIBIL ≥ 750	9.75%
		750 > CIBIL ≥ 700	10.85%
MY Office-LAP (For Non- Individuals)	₹10 lakhs & up to ₹15 Crs	NA	10.75%
LRD (For Individuals)	up to ₹15 crs	CIBIL ≥ 750	9.40%
		750 > CIBIL ≥ 700	9.75%

Product Name	Interest Type/slab	Loam term	Rate of Interest (linked with LHPLRPF)
LRD (For Non-Individuals)	up to ₹15 crs	Up to 7 years	10.00%
		Above 7 years & upto 12 years	10.25%
		Above 12 years & upto 15 years	10.75%

ROI updated as on 20.06.2025

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.

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