

FESTIVE OFFER

Home Loan: ROI on Home Loans (All Variants)

Effective Rate of Interest (All Variants): For Any Quantum-Effective from 06.11.2018 till 31.03.2019

	Salaried	Self Employed
Cibil-Personal Score of 760 and above	1 Year MCLR +0.00% i.e 8.70%	1 Year MCLR +0.00% i.e 8.70%
Cibil-Personal Score between 725 to 759	1 Year MCLR +0.15% for women i.e 8.85%	1 Year MCLR +0.25% for women i.e 8.95%
	1 Year MCLR +0.20% for others i.e 8.90%	1 Year MCLR +0.30% for others i.e 9.00%
Cibil-Personal Score between 675 and 724	1 Year MCLR +0.25% for women i.e 8.95% (With delegation to ZLCC/RBC Head for a concession of 10 Bps)	1 Year MCLR +0.85% for women i.e 9.55% (With delegation to ZLCC/RBC Head for a concession of 10 Bps)
	1 Year MCLR +0.30% for others i.e 9.00% (With delegation to ZLCC/RBC Head for a concession of 10 Bps)	1 Year MCLR +0.90% for others i.e 9.60% (With delegation to ZLCC/RBC Head for a concession of 10 Bps)
Cibil-Personal Score of -1 and 0	1 Year MCLR +0.15% for women i.e 8.85%	1 Year MCLR +0.25% for women i.e 8.95% (Sanctioning in this bracket will be at the next higher authority i.e one level above usual sanctioning authority)
	1 Year MCLR +0.20% for others i.e 8.90%	1 Year MCLR +0.30% for others i.e 9.00% (Sanctioning in this bracket will be at the next higher authority i.e one level above usual sanctioning authority)

- **1 Year MCLR = 8.70%**

- There will be concession of 0.05% to Women borrowers during the offer period for all borrowers except the borrowers having CIBIL Personal Score of 760 and above.
- In case of joint/multiple borrowers, CIBIL Personal Score of the borrower or co-borrower having highest score should be considered for deciding the pricing.
- CRE-RH-Home Loans will attract 0.50% additional rate of interest as usual.

It has been decided to waive 100% processing charges on Home Loans (All Variants) and this offer will be valid for loans sanctioned up to 31.03.2019.

- All other terms and conditions remains the same as per our existing scheme norms.

Vehicle Loan(All Categories)-Rate of Interest:

Effective Rate of Interest from 06.11.2018 upto 31.03.2019:

		Salaried	Self Employed
Any Quantum	Cibil-Personal Score of 760 and above	1 Year MCLR +0.60% i.e 9.30%	1 Year MCLR +0.70% i.e 9.40%
	Cibil-Personal Score between 725 and 759	1 Year MCLR +0.85% i.e 9.55%	1 Year MCLR +0.95% i.e 9.65%
	Cibil-Personal Score between 675 and 724	1 Year MCLR +0.90% i.e 9.60%	1 Year MCLR +1.00% i.e 9.70%
	Cibil-Personal Score of -1 & 0	1 Year MCLR +1.00% i.e 9.70%	1 Year MCLR +1.20% i.e 9.90%

- Our 1 Year MCLR = 8.70%.
- In case of joint/multiple borrowers, CIBIL Personal Score of the borrower or co-borrower having highest score should be considered for deciding the pricing.

It has been decided to waive 100% processing charges on Vehicle Loans. The offer will be valid for loans sanctioned up to 31.03.2019.

- All other terms and conditions remains the same as per existing scheme norms.