

ADDENDUM TO INTEREST RATE POLICY (ROI)

Amendment to Interest Rate Policy

- (i) If there is any deviation, special approval will be taken from MD or CRO
- *This Amendment is effect from 1st Feb 2021.*
 - *Interest rate charged to the customer:*

Loan Amount (In lacs.) ROI for Home Loan

Loan amount (In Lacs)	ROI	
	Minimum	Maximum
1 - 5 lacs	21%	27%

***Minimum is mandatory anything above minimum till maximum no separate approval required.**

Fees Description for (HL)

DESCRIPTION	CHARGES
Municipal Limit/Nagar Parishad / Nagar Palika Limits/Gram Panchayat Patta	2.5% to 3.75% + Applicable Tax.

- In Gram Panchayat Patta properties minimum Fees will be 2.75% + applicable taxes.

ROI for Loan Against Property (LAP)

Loan Amount (In lacs)	ROI		CHARGES
	Minimum	Maximum	
1-5 lacs	23%	27%	3.75% + Applicable Tax.

- In Gram Panchayat Patta properties minimum ROI will be 25%.