

HOME LOANS: FLOATING INTEREST CARD RATES W.E.F.01.07.2020

A. HOME LOAN INTEREST CARD RATE STRUCTURE (FLOATING):

EBR 6.65%

LOAN AMOUNT	SALARIED	
	TERM LOAN	MAXGAIN
Up to Rs 30 Lacs	EBR + 35 bps ER: 7.00% (ER: Effective Rate)	EBR + 70 bps ER:7.35%
Above Rs 30 Lacs to Rs 75 Lacs	EBR + 60 bps ER: 7.25%	EBR + 95 bps ER: 7.60%
Above Rs 75 Lacs	EBR + 70 bps ER: 7.35%	EBR + 105ps ER:7.70%

- **A premium of 15 bps will be added to the Card Rate for Non-Salaried Customers.**
- **A premium of 10 bps will be added to the Card Rate for Loan up to Rs 30 Lacs if LTV ratio is >80% & <=90%.**
- **A premium of 10 bps will be added to the Card Rate for customers falls under RG (4 to 6) .**
- **05 bps concession will be available to women.**
- **Premium of Non Salaried Customers ,Risk Grade 04 to 06, Loan up to Rs 30 Lacs if LTV ratio is >80% & <=90% and concession for women customers will be clubbed with Card Rate/ other premium for arriving at Final Rate for the customer.**

EBR:6.65%

Product	Applicable Interest Rate
Tribal Plus Scheme	An additional 10 bps will be added to the Final Rate
Home loan to Employees of Kerala Government scheme	EBR+35 bps,ER:7.00%
CRE Home Loan	An additional 50 bps premium will be added to the Final Rate

SBI Privilege and Shaurya Schemes

SBI Privilege and Shaurya Schemes	<p>(a) Where check-off facility is provided by the Government Department / Defense Establishment under tie-up with our Bank –</p> <p style="text-align: center;">Interest rate applicable to women will be applicable to men/others.</p> <p>(b) Where check-off facility is not available–</p> <p>Interest rates as applicable to others category will be applicable after taking into consideration the LTV Ratio, Risk Grade, gender and limit.</p>
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SBI REALTY LOANS

For First Five Years

EBR 6.65%

LOAN AMOUNT	Applicable Interest Rate
Up to Rs 30 Lacs	EBR + 105 bps ER: 7.70%
Above Rs 30 Lacs to Rs 75 Lacs	EBR + 115 bps ER: 7.80%
Above Rs 75 Lacs	EBR + 125 bps ER: 7.90%

- **A premium of 10 bps will be added to the Card Rate for customers falls under Risk Grade 04 to 06.**
- **05 bps concession will be available to women.**
- **A premium of 05 bps will be added for the customers who is not having salary account with SBI.**

B. HOME TOP UP CARD INTEREST RATE STRUCTURE (FLOATING):

EBR 6.65%

	Applicable Interest rate	
	Term Loan	Overdraft
Up to Rs. 20lacs	EBR + 85 bps ER: 7.50%	N. A
Above Rs.20lacs and up to Rs.1crore	EBR + 105 bps ER: 7.70%	EBR + 175 bps ER: 8.40%
Above Rs.1 crore and up to Rs.2crores	EBR + 125 bps ER: 7.90%	EBR + 200 bps ER: 8.65%
Above Rs.2 crores and up to Rs.5crores	EBR + 170 bps ER: 8.35%	
Above Rs.5 crores	EBR + 290 bps ER: 9.55%	

- **A premium of 15 bps will be added to Card Rate for Non-Salaried Customers.**
- **A premium of 10 bps will be added to the Card Rate for customers falls under Risk Grade 04 to 06.**
- **Premium of Non Salaried,Risk Grade 04 to 06 will be clubbed with other premium for arriving at final Rate for the customers.**

EBR 6.65%

INSTA HOME TOP UP LOAN (Rs 01 Lacs to Rs 05 Lacs)	155 bps above EBR, irrespective of Risk Grades, Gender and occupation. ER:8.20
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EBR 6.65%

SMART HOME TOP UP LOAN	Applicable Interest Rate	
	SALARIED	NON-SALARIED
TERM LOAN	EBR + 140bps ER: 8.05%	EBR + 190 bps ER: 8.55%
OVERDRAFT	EBR + 190 bps ER: 8.55%	EBR + 240 bps ER: 9.05%

C. PERSONAL LOAN AGAINST PROPERTY (P-LAP):

EBR:6.65%

		Applicable Interest Rate	
Personal Loan Against Property (P-LAP)	Up to Rs. 1crs	EBR + 215 bps	ER: 8.80%
i) Salaried (where more than 50% of NMI is coming from salary income) and Non-Salaried (where more than 50% of NMI is coming from Business/ Profession or rental income income), If the residential property is self-Occupied	Above Rs. 1 cr & up to Rs. 2 crs.	EBR + 265 bps	ER: 9.30%
Personal Loan Against Property (P-LAP)	Up to Rs. 1crs	EBR + 225 bps	ER: 8.90%
ii) Salaried (where more than 50% of NMI is coming from salary income), If the residential property is not self-Occupied/ commercial property	Above Rs. 1 cr & up to Rs. 2 crs.	EBR + 275 bps	ER: 9.40%

Personal Loan Against Property (P-LAP) iii) Non-Salaried (where more than 50% of NMI is coming from Business/ Profession or rental income income), If the residential property is not self-Occupied/ commercial property	Up to Rs. 2 crs	EBR + 280 bps	ER: 9.45%
Personal Loan Against Property (P-LAP) iv) Salaried and Non-Salaried (where more than 50% of NMI is coming from Business/ Profession or rental income income), If the residential property is not self-Occupied/ commercial property	Above Rs 2 crs and Up to Rs 7.5 crs	EBR + 300 bps	ER: 9.65%

D. SBI BRIDGE LOAN

EBR:6.65%

	Applicable Interest Rate	
FOR FIRST YEAR	EBR + 285 bps	ER: 9.50%
FOR SECOND YEAR	EBR + 385 bps	ER: 10.50%

E: EMD SCHEME

EBR:6.65%

	Applicable Interest Rate	
<u>EMD SCHEME</u>	EBR + 380 bps	ER: 10.45%

F: REVERSE MORTGAGE LOAN:

EBR:6.65%

	Applicable Interest Rate	
For Public	EBR + 240 bps	ER: 9.05%
For SBI Pensioners	EBR + 140 bps	ER: 8.05%