

**HOME LOANS: FLOATING INTEREST CARD RATES W.E.F.01.01.2020**

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

**EBR 7.80%**

LOAN AMOUNT	SALARIED	
	TERM LOAN	MAXGAIN
Up to Rs 30 Lacs	EBR + 15 bps <b>ER: 7.95%</b> (ER: Effective Rate)	EBR + 40 bps <b>ER:8.20%</b>
Above Rs 30 Lacs to Rs 75 Lacs	EBR + 40 bps <b>ER: 8.20%</b>	EBR + 65 bps <b>ER: 8.45%</b>
Above Rs 75 Lacs	EBR + 50 bps <b>ER: 8.30%</b>	EBR + 75bps <b>ER: 8.55%</b>

- **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 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:7.80%**

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+25 bps,ER:8.05%
CRE Home Loan	An additional 50 bps premium will be added to the Final Rate

**SBI Privilege and Shaurya Schemes**

**EBR:7.80**

SBI Privilege and Shaurya Schemes	<p><b>(a) Where check-off facility is provided by the Government Department / Defense Establishment under tie-up with our Bank –</b></p> <p>Interest rate applicable to women will be applicable to men/others.</p> <p><b>(b) Where check-off facility is not available–</b></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 7.80%

LOAN AMOUNT	Applicable Interest Rate
Up to Rs 30 Lacs	EBR + 85 bps ER: 8.65%
Above Rs 30 Lacs to Rs 75 Lacs	EBR + 95 bps ER: 8.75%
Above Rs 75 Lacs	EBR + 105 bps ER: 8.85%

- **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.**
- **An additional premium of 395 bps will be added to the final rate in case the construction of house is not completed and a completion certificate is not submitted by borrowers within the stipulated period of 5 years from the date of first disbursement (New additional premium will be applicable for loans sanctioned w.e.f 01<sup>st</sup> October 2019).**

**B. HOME TOP UP LOAN CARD INTEREST RATE STRUCTURE (FLOATING):****EBR 7.80%**

	Applicable Interest rate	
	Term Loan	Overdraft
Up to Rs. 20lacs	EBR + 55 bps <b>ER: 8.35%</b>	N. A
Above Rs.20lacs and up to Rs.1crore	EBR + 75 bps <b>ER: 8.55%</b>	EBR + 145 bps <b>ER: 9.25%</b>
Above Rs.1 crore and up to Rs.2crores	EBR + 95 bps <b>ER: 8.75%</b>	EBR + 170 bps <b>ER: 9.50%</b>
Above Rs.2 crores and up to Rs.5crores	EBR + 140 bps <b>ER: 9.20%</b>	
Above Rs.5 crores	EBR + 260 bps <b>ER: 10.40%</b>	

- **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 7.80%**

<b>INSTA HOME TOP UP LOAN (Rs 01 Lacs to Rs 05 Lacs)</b>	<b>125 bps above EBR, irrespective of Risk Grades, Gender and occupation.</b>
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**EBR 7.80%**

SMART HOME TOP UP LOAN	Applicable Interest Rate	
	SALARIED	NON-SALARIED
TERM LOAN	EBR + 110bps <b>ER: 8.90%</b>	EBR + 160 bps <b>ER: 9.40%</b>
OVERDRAFT	EBR + 160 bps <b>ER: 9.40%</b>	EBR + 210 bps <b>ER: 9.90%</b>

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

**EBR:7.80%**

		Applicable Interest Rate	
<b>Personal Loan Against Property (P-LAP)</b>  <i>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), <b>If the residential property is self-Occupied</b></i>	Up to Rs. 1crs	EBR + 185 bps	<b>ER: 9.65%</b>
	Above Rs. 1 cr & up to Rs. 2 crs.	EBR + 235 bps	<b>ER: 10.15%</b>
<b>Personal Loan Against Property (P-LAP)</b>  <i>ii) Salaried (where more than 50% of NMI is coming from salary income), <b>If the residential property is not self-Occupied/ commercial property</b></i>	Up to Rs. 1crs	EBR + 195 bps	<b>ER: 9.75</b>
	Above Rs. 1 cr & up to Rs. 2 crs.	EBR + 245 bps	<b>ER: 10.25%</b>

<b>Personal Loan Against Property (P-LAP)</b>  <b>iii) Non-Salaried</b> (where more than 50% of NMI is coming from Business/ Profession or rental income income), <b>If the residential property is not self-Occupied/ commercial property</b>	Up to Rs. 2 crs	EBR + 250 bps	<b>ER: 10.30%</b>
<b>Personal Loan Against Property (P-LAP)</b>  <b>iv) Salaried and Non-Salaried</b> (where more than 50% of NMI is coming from Business/ Profession or rental income income), <b>If the residential property is not self-Occupied/ commercial property</b>	Above Rs 2 crs and Up to Rs 7.5 crs	EBR + 270 bps	<b>ER: 10.50%</b>

#### **D. SBI BRIDGE LOAN**

**EBR:7.80%**

	<b>Applicable Interest Rate</b>	
<b>FOR FIRST YEAR</b>	EBR + 255 bps	<b>ER: 10.35%</b>
<b>FOR SECOND YEAR</b>	EBR + 355 bps	<b>ER: 11.35%</b>

#### **E: EMD SCHEME**

**EBR:7.80%**

	<b>Applicable Interest Rate</b>	
<b><u>EMD SCHEME</u></b>	EBR + 350 bps	<b>ER: 11.30%</b>

**F: REVERSE MORTGAGE LOAN:**

**EBR:7.80%**

	<b>Applicable Interest Rate</b>	
<b>For Public</b>	EBR + 210 bps	<b>ER: 9.90%</b>
<b>For SBI Pensioners</b>	EBR + 110 bps	<b>ER: 8.90%</b>