



Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)

**BANK WILL CHARGE INTEREST ON ALL ADVANCES, UNLESS OTHERWISE SPECIFIED ON THE BASIS OF 365 DAYS PER YEAR.**

**1. HOUSING LOAN SCHEME FOR PUBLIC & SHGB Max Saver (TL/OD)**

Margin & Loan Amount		CIBIL	CRIF	EXPERIAN	EQUIFAX	Fixed ROI	
						Tenure upto 10 Years	Tenure Above 10 Years
Irrespective of loan amount		800 & above	755 & above	799 & above	834 & above	9.45% <sup>#*</sup>	10.60% <sup>#*</sup>
						9.55% <sup>@*</sup>	10.70% <sup>@*</sup>
		750 to 799	729 to 754	764 to 798	808 to 833	9.65% <sup>*</sup>	10.80% <sup>*</sup>
Irrespective of loan amount	LTV≤80%	700 to 749	703 to 728	731 to 763	783 to 807	9.90%	11.05%
	LTV≥80%	-1/0/ No hit/ Nil)				10.50%	11.65%
Irrespective of loan amount		600 to 699	554 to 702	613 to 730	602 to 782	11.00% <sup>*</sup>	12.15% <sup>*</sup>
						12.00% <sup>@*</sup>	13.15% <sup>@*</sup>
<p>2. Relaxation of 0.05% to women sole owner or one of the co-owners will continue as per prevailing guidelines of Housing Loan scheme.</p> <p>3. One slab Fine rate of interest will be applicable to all government employees (Central/ State/PSU) having Gross monthly salary more than Rs. 50,000 provided they do not fall within the credit score range of “600 to 699 (CIBIL) or 554 to 702 (CRIF) or 613 to 730 (Experian) or 602 to 782 (Equifax)”.</p>							
#Without any deviation/relaxation/waiver provided to applicant as per scheme guidelines.							
@ With deviation/relaxation/waiver provided to applicant as per scheme guidelines.							
*0.10% higher Rate of Interest (ROI) is applicable to the card rate when the margin is less than 20%, with a minimum margin floor limit of 15%.							
In case of CRE (3 <sup>rd</sup> or subsequent house/ flat etc), 0.50% over and above the normal interest rate will be charged.							



**Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)**

**2. HBL TOP UPS/ ADD ONS AND HBL OD**

PRODUCT	Fixed ROI	
	Tenure upto 10 Years	Tenure Above 10 Years
Term Loan	10.70%	11.85%
Reducing DP-OD (Including HBL OD)	11.70%	12.85%

**3. LOAN AGAINST MORTGAGE OF IMMOVABLE PROPERTY**

CIBIL	CRIF	EXPERIAN	EQUIFAX	Fixed ROI			
				Tenure upto 10 Years		Tenure Above 10 Years	
				Overdraft	Term Loan	Overdraft	Term Loan
750 & above	729 & above	764 & above	808 & above	12.15%	11.65%	13.30%	12.80%
700 to 749 (including - 1/0/ No hit/ Nil)	703 to 728	731 to 763	783 to 807	12.65%	12.15%	13.80%	13.30%
600 to 699	554 to 702	613 to 730	602 to 782	13.25%	12.75%	14.40%	13.90%

**4. PERSONAL LOAN SCHEME**

**4.1 SHGB AMRIT SCHEME**

CIBIL	CRIF	EXPERIAN	EQUIFAX	Fixed ROI
800 & above	755 & above	799 & above	834 & above	13.50%
750 to 799	729 to 754	764 to 798	808 to 833	15.00%
700 to 749	703 to 728	731 to 763	783 to 807	16.50%



**Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)**

#### 4.2 PERSONAL LOAN SCHEME FOR DOCTORS

Irrespective of CIC Score	Fixed ROI
SHGB Doctor's Delight	<b>12.40%</b>
Where prospective borrower (Doctor) maintains his/her salary account with us <b>or</b> maintain his/her Receipt collection account with us <b>or</b> where Tangible Collateral Security of the value of 100% of loan amount available.	<b>11.40%</b>

#### 4.3 PERSONAL LOAN SCHEME FOR PUBLIC (TL / OD ON MONTHLY REDUCING DP)

Sr. No.	Type	CIC Score	Fixed ROI
A	Loan to Defence/ Para Military Personals drawing salaries through our Bank including customers covered under Rakshak Plus scheme	Irrespective of CIC Score	<b>12.40%</b>
B	a. Loan to Govt. Employees drawing salaries through our Bank b. Loan to Central Government gazetted officer (Section Officer or equivalent and above) not having salary account with us.	Cibil Score >= 800	<b>12.75%</b>
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	<b>13.75%</b>
		Cibil 650 to 749	<b>14.75%</b>
		Cibil Score less than 650	<b>15.25%</b>
C	a) Loan to Corporate/other Employees drawing salaries through our Bank. b) Loan to Govt. Employees not drawing salary with our bank	Cibil Score >= 800	<b>13.75%</b>
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	<b>14.75%</b>
		Cibil 650 to 749	<b>16.75%</b>
		Cibil Score less than 650	<b>17.25%</b>
D	Loan to employees under check off facility	Cibil Score >= 800	<b>15.25%</b>
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	<b>15.75%</b>
		Cibil 650 to 749	<b>17.45%</b>
		Cibil Score less than 650	<b>17.95%</b>



**Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)**

**4.4 PERSONAL LOAN TO PENSIONERS/ EX STAFF**

Irrespective of CIC Score	Fixed ROI
Personal Loan to Ex-serviceman against pension	<b>12.45%</b>
Personal Loan to Ex-Staff – Pensioners of our Bank, who is getting pension from our Bank in his/her saving account with our bank.	<b>11.00%</b>

**4.5 PERSONAL LOAN SCHEME FOR SELF EMPLOYED INDIVIDUALS**

CIBIL	CRIF	EXPERIAN	EQUIFAX	Fixed ROI
800 & above	755 & above	799 & above	834 & above	<b>13.75%</b>
750 to 799 (including - 1/0/ No hit/ Nil)	729 to 754	764 to 798	808 to 833	<b>14.75%</b>

**5. ROOFTOP SOLAR POWER SYSTEMS TO INDIVIDUALS (Above 3KW and Upto 10KW)**

CIC Score	ROI for existing/ fresh Home Loan Borrower	ROI for Non Home Loan Borrower
800 & above	<b>9.40%</b>	<b>10.40%</b>
750 to 799 (including - 1/0/ No hit/ Nil)	<b>9.45%</b>	<b>10.45%</b>
700 to 749	<b>9.90%</b>	<b>10.90%</b>
680 to 699	<b>11.00%</b>	<b>12.00%</b>

**6. FINANCE AGAINST FUTURE LEASE RENTALS SCHEME**

Remaining Period of the Lease (Irrespective of CIC Score)	Fixed ROI	
	Tenure upto 10 Years	Tenure Above 10 Years
1 year – up to 3 years	<b>10.40%</b>	<b>11.55%</b>
3 year – up to 5 years	<b>10.90%</b>	<b>12.05%</b>
Above 5 years	<b>11.40%</b>	<b>12.55%</b>



Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)

**7. CAR LOAN SCHEME FOR PUBLIC**

CIBIL	CRIF	EXPERIAN	EQUIFAX	Fixed ROI*
800 & above	755 & above	799 & above	834 & above	<b>9.75%</b>
750 to 799	729 to 754	764 to 798	808 to 833	<b>9.85%</b>
Corporates# (Irrespective of CIC score)				
700 to 749 (including -1/0/ No hit/ Nil)	703 to 728	731 to 763	783 to 807	<b>10.25%</b>
650 to 699	595 to 702	635 to 730	652 to 782	<b>11.00%</b>
Less than 650	Less than 595	Less than 635	Less than 652	<b>12.00%</b>
Insta Vehicle Loan Scheme for existing HBL Borrowers				<b>9.75%</b>
In case of Old Car				<b>1.00% over and above applicable card rate.</b>
For wards/ parents of existing/ Ex-Staff				<b>Concession of 0.25% in applicable RoI Slab subjected to Minimum (presently) 9.75%*</b>
<b>#Business concerns (other than individuals)</b>				
<b>* In case of Electric vehicle, Concession of 5 bps (0.05%) on applicable card rate.</b>				

**8. TWO-WHEELER LOAN SCHEME**

Irrespective of CIC Score	Fixed ROI*
Where salary is being disbursed through the concerned branch and/or under check off facility	<b>12.00%</b>
All others including Business concerns	<b>12.50%</b>



Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)

**9. SHGB BAGHBAN (REVERSE MORTGAGE SCHEME)**

Irrespective of CIC Score	Fixed ROI	
	Tenure upto 10 Years	Tenure Above 10 Years
Any Loan Amount	11.00%	12.15%

**10. EDUCATION LOAN SCHEME**

**10.1 SHGB PRATIBHA: FOR STUDENTS GETTING ADMISSION IN PREMIER INSTITUTES IN INDIA**

Irrespective of CIC Score	Fixed ROI	
	Tenure upto 10 Years	Tenure Above 10 Years
<b>For loans upto Rs. 7.50 lakh:</b> Student getting admission in IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur	10.75%	11.90%
<b>For loans upto Rs. 7.50 lakh:</b> Student getting admission in institutes <b>other than</b> IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur	11.00%	12.15%
<b>Loan amount above Rs.7.50 lakhs</b> Student getting admission in IIMs, IITs, ISB Hyderabad & Mohali, MDI Gurgaon, XLRI Jamshedpur, IIFT Delhi & Kolkata, XIMB Bhubaneshwar, BITS (Pilani, Hyderabad & Goa) campuses	9.25%	10.40%
<b>Loan amount above Rs.7.50 lakhs</b> Student getting admission in SPJIMR-Mumbai, NMIMS-Mumbai, Symbiosis Institute of Business Management, Pune & IMT Ghaziabad.		
<b>Loan amount above Rs.7.50 lakhs</b> Student getting admission in All NIT's, Institute of Management-Nirma University-Ahmedabad, MICA-Ahmedabad & FMS-Delhi	9.40%	10.55%
<b>Loan amount above Rs.7.50 lakhs</b> Student getting admission other than IIMs, IITs, ISB Hyderabad & Mohali, MDI Gurgaon, XLRI Jamshedpur, IIFT Delhi & Kolkata, XIMB Bhubaneshwar, BITS (Pilani, Hyderabad & Goa), SPJIMR-Mumbai, NMIMS-Mumbai, Symbiosis Institute of Business Management, Pune, IMT-Ghaziabad, All NIT's, Institute of Management-Nirma University-Ahmedabad, MICA-Ahmedabad, FMS-Delhi.	10.00%	11.15%



Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)

10.2 SHGB SARASWATI: FOR PURSUING HIGHER EDUCATION IN INDIA (OTHER THAN SELECT PREMIER INSTITUTES)

Irrespective of CIC Score	Fixed ROI*	
	Tenure upto 10 Years	Tenure Above 10 Years
Loan up to Rs. 7.50 Lakhs covered under CGFSEL	11.60%	12.75%
Loan above Rs. 7.50 Lakhs	12.90%	14.05%
Where customer offers Immovable Property/ Liquid Security	11.75%	12.90%
*Concession of 50 BPS for female students in all slabs.		
Rebate of 1% in ROI shall be available for the interest charged during moratorium period/repayment holiday i.e. full course period + 1 year only subject to interest being regularly serviced on monthly basis as and when debited during the entire repayment holiday period/moratorium period and regular repayment of EMI of loan is paid during the entire repayment period. The said 1% rebate in ROI be allowed at the time of closure of education loan.		

\*\*\*\*\*