



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.

Date: 01.01.2025

RLLR (Presently 9.25%): Repo Rate (Presently 6.50%) + Mark Up (Presently 2.75%)

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

Margin & Loan Amount		CIBIL	CRIF	EXPERIAN	EQUIFAX	Floating ROI
Irrespective of loan amount		800 & above	755 & above	799 & above	834 & above	RLLR-0.80% (presently 8.45%)#*
		750 to 799	729 to 754	764 to 798	808 to 833	RLLR-0.70% (presently 8.55%)@*
Irrespective of loan amount	LTV≤80%	700 to 749	703 to 728	731 to 763	783 to 807	RLLR-0.60% (presently 8.65%)*
	LTV≥80%	(including -1/0/ No hit/ Nil)				RLLR-0.35% (presently 8.90%)
Irrespective of loan amount		600 to 699	554 to 702	613 to 730	602 to 782	RLLR+0.25% (presently 9.50%)
						RLLR+0.75% (presently 10.00%)*
						RLLR+1.75% (presently 11.00%)@*
<p>1. 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>2. 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 rd or subsequent house/ flat etc), 0.50% over and above the normal interest rate will be charged.						



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2. LOAN AGAINST MORTGAGE OF IMMOVABLE PROPERTY

CIBIL	CRIF	EXPERIAN	EQUIFAX	Floating ROI	
				Overdraft	Term Loan
750 & above	729 & above	764 & above	808 & above	RLLR+1.90% (presently 11.15%)	RLLR+1.40% (presently 10.65%)
700 to 749 (including - 1/0/ No hit/ Nil)	703 to 728	731 to 763	783 to 807	RLLR+2.40% (presently 11.65%)	RLLR+1.90% (presently 11.15%)
600 to 699	554 to 702	613 to 730	602 to 782	RLLR+3.00% (presently 12.25%)	RLLR+2.50% (presently 11.75%)

3. PERSONAL LOAN SCHEME

3.1 SHGB AMRIT SCHEME

CIBIL	CRIF	EXPERIAN	EQUIFAX	Floating ROI	
800 & above	755 & above	799 & above	834 & above	RLLR+3.25% (presently 12.50%)	(presently 12.50%)
750 to 799	729 to 754	764 to 798	808 to 833	RLLR+4.75% (presently 14.00%)	(presently 14.00%)
700 to 749	703 to 728	731 to 763	783 to 807	RLLR+6.25% (presently 15.50%)	(presently 15.50%)

3.2 PERSONAL LOAN SCHEME FOR DOCTORS

Irrespective of CIC Score	Floating ROI	
SHGB Doctor's Delight	RLLR+2.15% (presently 11.40%)	(presently 11.40%)
Where prospective borrower (Doctor) maintains his/her salary account with us or maintain his/her Receipt collection account with us or where Tangible Collateral Security of the value of 100% of loan amount available.	RLLR+1.15% (presently 10.40%)	(presently 10.40%)



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

Sr. No.	Type	CIC Score	Floating ROI
A	Loan to Defence/ Para Military Personals drawing salaries through our Bank including customers covered under Rakshak Plus scheme	Irrespective of CIC Score	RLLR+2.15% (Presently 11.40%)
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	RLLR+2.50% (Presently 11.75%)
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	RLLR+3.50% (Presently 12.75%)
		Cibil 650 to 749	RLLR+4.50% (Presently 13.75%)
		Cibil Score less than 650	RLLR+5.00% (Presently 14.25%)
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	RLLR+3.50% (Presently 12.75%)
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	RLLR+4.50% (Presently 13.75%)
		Cibil 650 to 749	RLLR+6.50% (Presently 15.75%)
		Cibil Score less than 650	RLLR+7.00% (Presently 16.25%)
D	Loan to employees under check off facility	Cibil Score >= 800	RLLR+5.00% (Presently 14.25%)
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	RLLR+5.50% (Presently 14.75%)
		Cibil 650 to 749	RLLR+7.20% (Presently 16.45%)
		Cibil Score less than 650	RLLR+7.70% (Presently 16.95%)



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3.4 PERSONAL LOAN TO PENSIONERS/ EX STAFF

Irrespective of CIC Score	Floating ROI
Personal Loan to Ex-serviceman against pension	RLLR+2.20% (presently 11.45%)
Personal Loan to Ex-Staff – Pensioners of our Bank, who is getting pension from our Bank in his/her saving account with our bank.	RLLR+0.75% (presently 10.00%)

3.5 PERSONAL LOAN SCHEME FOR SELF EMPLOYED INDIVIDUALS

CIBIL	CRIF	EXPERIAN	EQUIFAX	Floating ROI
800 & above	755 & above	799 & above	834 & above	RLLR+3.50% (presently 12.75%)
750 to 799 (including -1/0/ No hit/ Nil)	729 to 754	764 to 798	808 to 833	RLLR+4.50% (presently 13.75%)

4. ROOFTOP SOLAR POWER SYSTEMS TO INDIVIDUALS

4.1 Upto 3KW

Irrespective of CIC Score	Floating ROI
For all Borrowers	RLLR-2.25% (presently 7.00%)

4.2 Above 3KW and Upto 10KW

CIC Score	ROI for existing/ fresh Home Loan Borrower	ROI for Non Home Loan Borrower
800 & above	RLLR-0.85% (presently 8.40%)	RLLR+0.15% (presently 9.40%)
750 to 799 (including -1/0/ No hit/ Nil)	RLLR-0.80% (presently 8.45%)	RLLR+0.20% (presently 9.45%)
700 to 749	RLLR-0.35% (presently 8.90%)	RLLR+0.65% (presently 9.90%)
680 to 699	RLLR+0.75% (presently 10.00%)	RLLR+1.75% (presently 11.00%)



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5. FINANCE AGAINST FUTURE LEASE RENTALS SCHEME

Remaining Period of the Lease (Irrespective of CIC Score)	Floating ROI
1 year – up to 3 years	RLLR+0.15% (presently 9.40%)
3 year – up to 5 years	RLLR+0.65% (presently 9.90%)
Above 5 years	RLLR+1.15% (presently 10.40%)

6. CAR LOAN SCHEME FOR PUBLIC

CIBIL	CRIF	EXPERIAN	EQUIFAX	Floating ROI*
800 & above	755 & above	799 & above	834 & above	RLLR-0.50% (presently 8.75%)
750 to 799	729 to 754	764 to 798	808 to 833	RLLR-0.40% (presently 8.85%)
Corporates# (Irrespective of CIC score)				
700 to 749 (including -1/0/ No hit/ Nil)	703 to 728	731 to 763	783 to 807	RLLR+0.00% (presently 9.25%)
650 to 699	595 to 702	635 to 730	652 to 782	RLLR+0.75% (presently 10.00%)
Less than 650	Less than 595	Less than 635	Less than 652	RLLR+1.75% (presently 11.00%)
Insta Vehicle Loan Scheme for existing HBL Borrowers				RLLR-0.50% (presently 8.75%)
In case of Old Car				1.00% over and above applicable card rate.
For wards/ parents of existing/ Ex-Staff				Concession of 0.25% in applicable RoI Slab subjected to Minimum (presently) 8.75%
#Business concerns (other than individuals)				
* In case of Electric vehicle, Concession of 5 bps (0.05%) on applicable card rate.				



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7. TWO-WHEELER LOAN SCHEME

Irrespective of CIC Score	Floating ROI*	
Where salary is being disbursed through the concerned branch and/or under check off facility	RLLR+1.75%	(presently 11.00%)
All others including Business concerns	RLLR+2.25%	(presently 11.50%)

8. EDUCATION LOAN SCHEME

8.1 SHGB PRATIBHA: FOR STUDENTS GETTING ADMISSION IN PREMIER INSTITUTES IN INDIA

Irrespective of CIC Score	Floating ROI	
For loans upto Rs. 7.50 lakh: Student getting admission in IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur	RLLR+0.50% (presently 9.75%)	
For loans upto Rs. 7.50 lakh: Student getting admission in institutes other than IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur	RLLR+0.75%	(presently 10.00%)
Loan amount above Rs.7.50 lakhs Student getting admission in IIMs, IITs, ISB Hyderabad & Mohali, MDI Gurgaon, XLRI Jamshedpur, IIFT Delhi & Kolkata, XIMB Bhubaneshwar, BITS (Pilani, Hyderabad & Goa) campuses	RLLR-1.00% (presently 8.25%)	
Loan amount above Rs.7.50 lakhs Student getting admission in SPJIMR-Mumbai, NMIMS-Mumbai, Symbiosis Institute of Business Management, Pune & IMT Ghaziabad.		
Loan amount above Rs.7.50 lakhs Student getting admission in All NIT's, Institute of Management-Nirma University-Ahmedabad, MICA-Ahmedabad & FMS-Delhi	RLLR-0.85% (presently 8.40%)	
Loan amount above Rs.7.50 lakhs 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.	RLLR-0.25% (presently 9.00%)	



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

Irrespective of CIC Score	Floating ROI*	
	MALE	FEMALE
Loan up to Rs. 7.50 Lakhs covered under CGFSEL	RLLR+1.35% (presently 10.60%)	RLLR+0.85% (presently 10.10%)
Loan above Rs. 7.50 Lakhs	RLLR+2.65% (presently 11.90%)	RLLR+2.15% (presently 11.40%)
Where customer offers Immovable Property/ Liquid Security	RLLR+1.50% (presently 10.75%)	RLLR+1.00% (presently 10.25%)
*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.		

9. MSME LOAN SCHEME

9.1 For CC/OD Limits, Composite Loans (CC/OD + Term Loan) and Standalone Term Loans accounts above Rs. 20.00 lakhs:

SHGB MSME Score	MSME Loans	GST Express
Above 90	RLLR+ 0.70% (presently 9.95%)	RLLR+ 0.00% (presently 9.25%)
Above 80 up to 90	RLLR+ 0.75% (presently 10.00%)	RLLR+ 0.60% (presently 9.85%)
Above 70 up to 80	RLLR+ 1.15% (presently 10.40%)	RLLR+ 1.20% (presently 10.45%)
Above 60 up to 70	RLLR+ 1.60% (presently 10.85%)	RLLR+ 1.85% (presently 11.10%)
Above 50 up to 60	RLLR+ 2.10% (presently 11.35%)	RLLR+ 2.55% (presently 11.80%)
Above 40 up to 50	RLLR+ 3.95% (presently 13.20%)	RLLR+ 3.25% (presently 12.50%)



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9.2 For CC/OD Limits, Composite Loans (CC/OD + Term Loan) and Standalone Term Loans accounts above Rs. 2.00 Lakhs & up to Rs. 20.00 lakhs:

CIC Score (For Individuals)	Commercial Rank (For Non-Individuals)	Value of Collateral Security (SARFAESI eligible) to Loan Amount	
		As per scheme guidelines *	Above 1.5 times
≥800 (CIBIL) or 755 (CRIF) or 799 (Experian) or 834 (Equifax)	CMR: 1-3 / CIMR: A-D / EBR: 10-9 / ECR: 1-3	RLLR+0.75% (presently 10.00%)	RLLR+0.25% (presently 9.50%)
750 to 799 (CIBIL) or 729 to 754 (CRIF) or 764 to 798 (Experian) or 808 to 833 (Equifax)	CMR: 4-5 / CIMR: E-G / EBR: 8 / ECR: 4	RLLR+1.00% (presently 10.25%)	RLLR+0.50% (presently 9.75%)
700 to 749 (CIBIL) or 703 to 728 (CRIF) or 731 to 763 (Experian) or 783 to 807 (Equifax) including -1 / 0 / No hit/ Nil / 1-5	CMR: 6 / CIMR: H-I / EBR: 5-7 / ECR: 5 including None/ No hit/ Nil	RLLR+1.50% (presently 10.75%)	RLLR+1.00% (presently 10.25%)
600 to 699 (CIBIL) or 554 to 702 (CRIF) or 613 to 730 (Experian) or 602 to 782 (Equifax)	CMR: 7-10 / CIMR: J-M / EBR: 4-1 / ECR: 6-10	RLLR+2.00% (presently 11.25%)	RLLR+1.50% (presently 10.75%)

*Also applicable to loans covered under CGTMSE.

9.3 Upto Rs. 2.00 lakhs (Excluding loans under PM Svanidhi and PM Vishwakarma schemes):

Floating ROI
RLLR+1.40% (presently 10.65%)

Guidelines on Repo Linked Lending Rate (RLLR):

- i. **Components of RLLR:** Reserve Bank's Policy Repo Rate and Mark-up.
- ii. **Applicability of RLLR:** All floating rate personal or retail loans or MSME Loans under Housing Loans, Car Loan scheme, Personal Loan to Pensioners, Personal Loan to Public, My Property, SHGB Sampatti, Education Loans and MSME Loans.
- iii. **Reset of RLLR:** - In case of change in Repo rate by RBI, the repo linked lending rate (RLLR) will be changed from the next working day. Mark up component will be reset every three years from the date of disbursement.
