

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: 11.04.2025

RLLR (Presently 8.75%): Repo Rate (Presently 6.00%) + Mark Up (Presently 2.75%)

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

Margin & Loan Amount		CIBIL	Fixed ROI		Floating ROI
			Upto 10 year	Above 10Year	
Irrespective of loan amount		800 & above	8.95%# *	10.10%# *	RLLR-0.80% (presently 7.95%)# *
			9.05%@ *	10.20@ *	RLLR-0.70% (presently 8.05%)@ *
		750 to 799	9.15%*	10.30%*	RLLR-0.60% (presently 8.15%) *
Irrespective of loan amount	LTV≤80%	700 to 749	9.40%	10.55%	RLLR-0.35% (presently 8.40%)
	LTV≥80%	(including -1/0/ No hit/ Nil)	10.00%	11.15%	RLLR+0.25% (presently 9.00%)
Irrespective of loan amount		600 to 699	10.50%*	11.65%*	RLLR+0.75% (presently 9.50%)*
			11.50%@ *	12.65%@ *	RLLR+1.75% (presently 10.50%)@ *
<div>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.</div> <div>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)”.</div>					
#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. HBL TOP UPS/ ADD ONS AND HBL OD

PRODUCT	Fixed ROI	
	Tenure upto 10 Years	Tenure Above 10 Years
Term Loan	10.20%	11.35%
Reducing DP-OD (Including HBL OD)	11.20%	12.35%

3. LOAN AGAINST MORTGAGE OF IMMOVABLE PROPERTY

CIBIL	Fixed ROI				Floating ROI	
	Upto 10 year		Above 10 Year		Overdraft	Term Loan
	Overdraft	Term Loan	Overdraft	Term Loan		
750 & above	11.65%	11.15%	12.80%	12.30%	RLLR+1.90% (presently 10.65%)	RLLR+1.40% (presently 10.15%)
700 to 749 (including -1/0/ No hit/ Nil)	12.15%	11.65%	13.30%	12.80%	RLLR+2.40% (presently 11.15%)	RLLR+1.90% (presently 10.65%)
600 to 699	12.75%	12.25%	13.90%	13.40%	RLLR+3.00% (presently 11.75%)	RLLR+2.50% (presently 11.25%)

4. PERSONAL LOAN SCHEME

4.1 PERSONAL LOAN SCHEME FOR DOCTORS

Irrespective of CIC Score	Fixed ROI	Floating ROI
SHGB Doctor's Delight	11.90%	RLLR+2.15% (presently 10.90%)
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.	10.90%	RLLR+1.15% (presently 9.90%)



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

Sr. No.	Type	CIC Score	Fixed ROI	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	11.90%	RLLR+2.15% (Presently 10.90%)
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	12.25%	RLLR+2.50% (Presently 11.25%)
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	13.25%	RLLR+3.50% (Presently 12.25%)
		Cibil 650 to 749	14.25%	RLLR+4.50% (Presently 13.25%)
		Cibil Score less than 650	14.75%	RLLR+5.00% (Presently 13.75%)
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	13.25%	RLLR+3.50% (Presently 12.25%)
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	14.25%	RLLR+4.50% (Presently 13.25%)
		Cibil 650 to 749	16.25%	RLLR+6.50% (Presently 15.25%)
		Cibil Score less than 650	16.75%	RLLR+7.00% (Presently 15.75%)
D	Loan to employees under check off facility	Cibil Score >= 800	14.75%	RLLR+5.00% (Presently 13.75%)
		Cibil >= 750 less than 800 Or With Nil credit history (i.e -1 or 0)	15.25%	RLLR+5.50% (Presently 14.25%)
		Cibil 650 to 749	16.95%	RLLR+7.20% (Presently 15.95%)
		Cibil Score less than 650	17.45%	RLLR+7.70% (Presently 16.45%)

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4.3 PERSONAL LOAN TO PENSIONERS/ EX STAFF

Irrespective of CIC Score	Fixed ROI	Floating ROI
Personal Loan to Ex-serviceman against pension	11.95%	RLLR+2.20% (presently 10.95%)
Personal Loan to Ex-Staff – Pensioners of our Bank, who is getting pension from our Bank in his/her saving account with our bank.	10.50%	RLLR+0.75% (presently 9.50%)

4.4 PERSONAL LOAN SCHEME FOR SELF EMPLOYED INDIVIDUALS

CIBIL	Fixed ROI	Floating ROI
800 & above	13.25%	RLLR+3.50% (presently 12.25%)
750 to 799 (including -1/0/ No hit/ Nil)	14.25%	RLLR+4.50% (presently 13.25%)

5. ROOFTOP SOLAR POWER SYSTEMS TO INDIVIDUALS

5.1 Upto 3KW

Irrespective of CIC Score	Floating ROI
For all Borrowers	RLLR-2.25% (presently 6.50%)

5.2 Above 3KW and Upto 10KW

CIC Score	ROI for existing/ fresh Home Loan Borrower		ROI for Non Home Loan Borrower	
	Fixed	Floating	Fixed	Floating
800 & above	8.90%	RLLR-0.85% (presently 7.90%)	9.90%	RLLR+0.15% (presently 8.90%)
750 to 799 (including -1/0/ No hit/ Nil)	8.95%	RLLR-0.80% (presently 7.95%)	9.95%	RLLR+0.20% (presently 8.95%)
700 to 749	9.40%	RLLR-0.35% (presently 8.40%)	10.40%	RLLR+0.65% (presently 9.40%)
680 to 699	10.50%	RLLR+0.75% (presently 9.50%)	10.50%	RLLR+1.75% (presently 10.25%)

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6. FINANCE AGAINST FUTURE LEASE RENTALS SCHEME

Remaining Period of the Lease (Irrespective of CIC Score)	Fixed ROI		Floating ROI
	Upto 10 Year	Above 10 Year	
1 year – up to 3 years	9.90%	11.05%	RLLR+0.15% (presently 8.90%)
3 year – up to 5 years	10.40%	11.55%	RLLR+0.65% (presently 9.40%)
Above 5 years	10.90%	12.05%	RLLR+1.15% (presently 9.90%)

7. CAR LOAN SCHEME FOR PUBLIC

CIBIL	Fixed ROI*	Floating ROI*
800 & above	9.25%	RLLR-0.50% (presently 8.25%)
750 to 799	9.35%	RLLR-0.40% (presently 8.35%)
Corporates# (Irrespective of CIC score)		
700 to 749 (including -1/0/ No hit/ Nil)	9.75%	RLLR+0.00% (presently 8.75%)
650 to 699	10.50%	RLLR+0.75% (presently 9.50%)
Less than 650	11.50%	RLLR+1.75% (presently 10.50%)
Insta Vehicle Loan Scheme for existing HBL Borrowers	9.25%	RLLR-0.50% (presently 8.25%)
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) 9.25%	Concession of 0.25% in applicable RoI Slab subjected to Minimum (presently) 8.25%
#Business concerns (other than individuals)		
* In case of Electric vehicle, Concession of 5 bps (0.05%) on applicable card rate.		

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8. TWO-WHEELER LOAN SCHEME

Irrespective of CIC Score	Fixed ROI	Floating ROI
Where salary is being disbursed through the concerned branch and/or under check off facility	11.50%	RLLR+1.75% (presently 10.50%)
All others including Business concerns	12.00%	RLLR+2.25% (presently 11.00%)

9. EDUCATION LOAN SCHEME

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

Irrespective of CIC Score	ROI		
	Fixed		Floating
	Upto 10 Year	Above 10 Year	
For loans upto Rs. 7.50 lakh: Student getting admission in IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur	10.25%	11.40%	RLLR+0.50% (presently 9.25%)
For loans upto Rs. 7.50 lakh: Student getting admission in institutes other than IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur	10.50%	11.65%	RLLR+0.75% (presently 9.50%)
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	8.75%	9.90%	RLLR-1.00% (presently 7.75%)
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	8.90%	10.05%	RLLR-0.85% (presently 7.90%)
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.	9.50%	10.65%	RLLR-0.25% (presently 8.50%)

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

Irrespective of CIC Score	ROI**		
	Fixed		Floating
	Upto 10 Year	Above 10 Year	
Loan up to Rs. 7.50 Lakhs covered under CGFSEL	11.10%	12.25%	RLLR+1.35% (presently 10.10%)
Loan above Rs. 7.50 Lakhs	12.40%	13.55%	RLLR+2.65% (presently 11.40%)
Where customer offers Immovable Property/ Liquid Security	11.25%	12.40%	RLLR+1.50% (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.			
# 50bps concession for female student.			

10. MSME LOAN SCHEME

10.1 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 9.45%)	RLLR+ 0.00% (presently 8.75%)
Above 80 up to 90	RLLR+ 0.75% (presently 9.50%)	RLLR+ 0.60% (presently 9.35%)
Above 70 up to 80	RLLR+ 1.15% (presently 9.90%)	RLLR+ 1.20% (presently 9.95%)
Above 60 up to 70	RLLR+ 1.60% (presently 10.35%)	RLLR+ 1.85% (presently 10.60%)
Above 50 up to 60	RLLR+ 2.10% (presently 10.85%)	RLLR+ 2.55% (presently 11.30%)
Above 40 up to 50	RLLR+ 3.95% (presently 12.70%)	RLLR+ 3.25% (presently 12.00%)

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

Floating ROI
RLLR+1.40% (presently 10.15%)

10.3 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:

CV 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	CMR: 1-3 / CIMR: A-D / EBR: 10-9 / ECR: 1-3	RLLR+0.75% (presently 9.50%)	RLLR+0.25% (presently 9.00%)
750 to 799	CMR: 4-5 / CIMR: E-G / EBR: 8 / ECR: 4	RLLR+1.00% (presently 9.75%)	RLLR+0.50% (presently 9.25%)
700 to 749 <i>including -1 / 0 / No hit/ Nil / 1-5</i>	CMR: 6 / CIMR: H-I / EBR: 5-7 / ECR: 5 <i>including None/ No hit/ Nil</i>	RLLR+1.50% (presently 10.25%)	RLLR+1.00% (presently 9.75%)
600 to 699	CMR: 7-10 / CIMR: J-M / EBR: 4-1 / ECR: 6-10	RLLR+2.00% (presently 10.75%)	RLLR+1.50% (presently 10.25%)
*Also applicable to loans covered under CGTMSE.			

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.
