

ROI GRID w.e.f. 1st April, 2023 TILL FURTHER NOTICE

Home Loan (Fixed rate for entire tenure of the loan)

Loan amount	Profile of income earning members			PF + GST	Tenure in months		Login fee + GST	PDD charges + GST	Tranch visit fee + GST
	Daily Wager	Cash Salaried	Self employed		Min	Max			
1 Lac - 2 Lacs	20.0%			2.75%	36	180	2100	1000	250 per tranch
2.01 Lacs to 4 Lacs	20.0%	19.5%	19.0%	2.75%	36	180	2100	1000	
Above 4.01 Lacs	NA	19.5%	19.0%	2.75%	36	180	2500	1500	
Home Improvement loan for any amount	23.0%			3.75%	36	180	2100 upto 4 lacs 2500 above 4 lacs	1000 up to 4 lacs 1500 above 4 lacs	

Loan against Property (Fixed rate for entire tenure of the loan)

Loan amount	Profile of income earning members			PF + GST	Tenure in months		Login fee + GST	PDD charges + GST	Tranch visit fee + GST
	Daily Wager	Cash Salaried	Self employed		Min	Max			
1 Lac - 2 Lacs	25.0%	25.0%	25.0%	3.75%	24	120	2100	1000	250 per tranch
2.01 Lacs to 4 Lacs	24.0%	24.0%	24.0%	3.75%	24	120	2100	1000	
Above 4.01 Lacs	NA	24.0%	24.0%	3.75%	24	120	2500	1500	

In case of combination of income ,we will charge interest rate as per main income contributor or maximum income contributor (who so ever contribute > 50% of the overall income)

LAL DORA properties - we will charge 1% additional interest on the slabs mentioned above

Additional interest rate of 2% in HL , HIL and LAP will be charges on all loans offered against all GP UNREGISTERED PATTA properties.

ONLY applicable in Madhya pardesh