

RATE OF INTEREST FOR RETAIL ADVANCES (as on 25.10.2024)

Presently RBLR = 9.35%

<u>Description</u>	<u>RBLR</u>	<u>Low Risk Rating Premium</u>	<u>ROI Low Risk</u>	<u>Medium Risk Rating Premium</u>	<u>ROI Medium Risk</u>
Cent Personal Loan	9.35	2.65	12.00	3.40	12.75
Cent Rental (personal) - Up to 3 Years	9.35	2.80	12.15	2.80	12.15
Cent Rental (personal) - above 3 Years	9.35	3.30	12.65	3.30	12.65
Cent Skill Loan	9.35	1.80	11.15	1.85	11.20
Cent Pension Loan	9.35	1.60	10.95	1.60	10.95
Cent Personal Gold Loan	RBLR - 0.95% = 8.40% to RBLR + 0.15% = 9.50%				
Cent PM Surya Ghar Yojana	Up to 3kW : 7% 4 KW - 10 KW: (i) Home loan Borrower : As per Home Loan (HL) ROI (ii) Non- Home loan Borrower : As per HL Scheme +1%				

ROI ON CENT GRIH LAKSHMI HOUSING LOAN SCHEME							
CIC				ROI			
CIBIL	CRIF	Experian	Equifax	Benchmark	Repo Rate	CRP	Effective ROI
>=800	>=710	>=775	>=800	Repo Rate	6.50%	1.85	8.35
775-799	695-709	746-774	775-799			1.90	8.40
750-774	680-694	731-745	750-774			2.10	8.60
725-749	665-679	716-730	725-749			2.55	9.05
700-724	650-664	700-715	700-724			2.75	9.25

-1/0 scores of CIC will be treated equivalent to 725 score of CIBIL (For Male Borrowers)
[For Female borrowers -1/0 score will be treated equivalent to 750 for CIBIL].
However ROI will be arrived based on higher CIC score of the borrower/Co-borrower.

ROI ON HOUSING LOAN							
CIC				ROI			
CIBIL	CRIF	Experian	Equifax	Benchmark	RBLR	Concession/CRP	Effective ROI
>=800	>=710	>=775	>=800	RBLR	9.35	-0.85	8.50
775-799	695-709	746-774	775-799	RBLR	9.35	-0.75	8.60
750-774	680-694	731-745	750-774	RBLR	9.35	-0.60	8.75
725-749	665-679	716-730	725-749	RBLR	9.35	-0.05	9.30
700-724	650-664	700-715	700-724	RBLR	9.35	0.15	9.50

In case of -1/0 scores of CIC will be treated as equivalent to 725-749 bracket of CIBIL & equivalent Score of other CICs

ROI ON SCHEME FOR FINANCING 3RD AND 4TH HOUSE							
CIC				ROI			
CIBIL	CRIF	Experian	Equifax	Benchmark	RBLR	Concession/CRP	Effective ROI
>=800	>=710	>=775	>=800	RBLR	9.35	0.00	9.35
775-799	695-709	746-774	775-799	RBLR	9.35	0.10	9.45
750-774	680-694	731-745	750-774	RBLR	9.35	0.20	9.55
725-749	665-679	716-730	725-749	RBLR	9.35	0.25	9.60
700-724	650-664	700-715	700-724	RBLR	9.35	0.50	9.85

In case of -1/0 scores of CIC will be treated as equivalent to 725-749 bracket of CIBIL & equivalent Score of other CICs

Home Loan Double Plus

Internal Risk Rating Score	CIC Scores		
	CIBIL/Exp/Equifax >750 CRIF>700	CIBIL/Exp/Equifax 726-750 CRIF 676-700	CIBIL/Exp/Equifax 700-725 CRIF 650-675
71-100 (CBI 1 to 3) Low Risk	RBLR	RBLR+0.10%	RBLR+0.20%
50-70 (CBI 4 to 6) Med Risk	RBLR+0.25%	RBLR+0.35%	RBLR+0.45%

Four Wheeler under Cent Vehicle Scheme & 4w Electric Vehicles under Cent Go Green Scheme

CIC				Benchmark Rate- RBLR	ROI Vehicle Loans (4Wheeler)			
CIBIL	CRIF	Experian	Equifax		Up To 5 Years		Above 5 Years	
					Conc./CRP	Effective ROI	Conc./CRP	Effective ROI
>=800	>=710	>=775	>=800	9.35	-0.65	8.70	-0.60	8.75
775-799	695-709	746-774	775-799	9.35	-0.55	8.80	-0.50	8.85
750-774	680-694	731-745	750-774	9.35	-0.50	8.85	-0.45	8.90
725-749	665-679	716-730	725-749	9.35	0.55	9.90	0.60	9.95
700-724	650-664	700-715	700-724	9.35	0.75	10.10	0.80	10.15

In case of -1/0 scores of CIC will be treated as equivalent to 725-749 bracket of CIBIL & equivalent Score of other CICs

Cent Vehicle-Two Wheeler Vehicle Loan & E-Vehicle

CIC				Benchmark Rate- RBLR	ROI			
CIBIL	CRIF	EXPERIAN	Equifax		Vehicle Loan (2W)		Go Green Scheme (2W)	
					Conc./CRP	Effective ROI	Conc./CRP	Effective ROI
>=800	>=710	>=775	>=800	9.35	2.00	11.35	2.00	11.35
775-799	695-709	746-774	775-799		2.20	11.55	2.20	11.55
750-774	680-694	731-745	750-774		2.40	11.75	2.40	11.75
725-749	665-679	716-730	725-749		2.60	11.95	2.60	11.95
700-724	650-664	700-715	700-724		2.80	12.15	2.80	12.15

In case of -1/0 scores of CIC will be treated as equivalent to 725-749 bracket of CIBIL & equivalent Score of other CICs

ROI for Cent Combo Vehicle Loan - For Existing HL Borrowers only

CIC				Benchmark Rate- RBLR	Up to 5 Years		Above 5 Years	
CIBIL	CRIF	Experian	Equifax		Concession/ CRP	Effective ROI	Concession / CRP	Effective ROI
>=800	>=710	>=775	>=800	9.35	- 0.75	8.60	- 0.65	8.70
775-799	695-709	746-774	775-799	9.35	- 0.70	8.65	- 0.60	8.75
750-774	680-694	731-745	750-774	9.35	- 0.60	8.75	- 0.50	8.85
725-749	665-679	716-730	725-749	9.35	- 0.25	9.10	- 0.15	9.20
700-724	650-664	700-715	700-724	9.35	- 0.05	9.30	0.10	9.45

ROI for Cent E Vehicle (2W)						
CIC				Benchmark Rate - RBLR	Conc/ CRP	Effective ROI
CIBIL	CRIF	Experian	Equifax			
>=800	>=710	>=775	>=800	9.35%	0.60	9.95
775-799	695-709	746-774	775-799		0.80	10.15
750-774	680-694	731-745	750-774		0.90	10.25
725-749	665-679	716-730	725-749		1.00	10.35
700-724	650-664	700-715	700-724		1.15	10.50
❖ CIC to be based on Average CIC score of both the applicants (Student as well as earning Parent/ Spouse) ❖ In case of -1/0 score of CIC of Girl student will be treated as equivalent to 750 for CIBIL & equivalent score of other CICs ❖ In case of -1/0 score of CIC of Co-borrower (Parent/ Spouse) will be treated as equivalent to 725 for CIBIL & equivalent score of other CICs						

ROI For TOP UP LOAN												
CIC				Bench mark - RBLR	Housing Top Up Loan		Housing Top Up Takeover Loan		Grih Lakshmi Top Up Loan		Grih Lakshmi Top Up Takeover Loan	
CIBIL	CRIF	Experian	Equifax		Concession/ CRP	Effective ROI	Concession/ CRP	Effective ROI	Concession/ CRP	Effective ROI	Concession/ CRP	Effective ROI
>=800	>=710	>=775	>=800	9.35%	-0.25	9.10	-0.30	9.05	-0.30	9.05	-0.35	9.00
775-799	695-709	746-774	775-799		-0.25	9.10	-0.30	9.05	-0.30	9.05	-0.35	9.00
750-774	680-694	731-745	750-774		-0.25	9.10	-0.30	9.05	-0.30	9.05	-0.35	9.00
725-749	665-679	716-730	725-749		0.20	9.55	0.15	9.50	0.15	9.50	0.10	9.45
700-724	650-664	700-715	700-724		0.35	9.70	0.30	9.65	0.30	9.65	0.25	9.60
In case of -1/0 scores of CIC will be treated as equivalent to 725-749 bracket of CIBIL & equivalent Score of other CICs												
Top Up OD (Renewal only) : RBLR + 3.20%												

Cent Mortgage Loan												
CIC				Bench mark	Salaried (TL)		Salaried (OD)		Professionals/ Self Employed (TL)		Professionals/ Self Employed (OD)	
CIBIL	CRIF	Experian	Equifax		Concession/ CRP	Effective ROI	Concession/ CRP	Effective ROI	Concession/ CRP	Effective ROI	Concession/ CRP	Effective ROI
>=800	>=710	>=775	>=800	RBLR 9.35%	0.40	9.75	2.40	11.75	1.00	10.35	3.00	12.35
775-799	695-709	746-774	775-799		0.65	10.00	2.65	12.00	1.20	10.55	3.20	12.55
750-774	680-694	731-745	750-774		0.80	10.15	2.80	12.15	1.40	10.75	3.40	12.75
725-749	665-679	716-730	725-749		1.65	11.00	3.65	13.00	-	-	-	-
700-724	650-664	700-715	700-724		-	-	-	-	-	-	-	-
For Salaried: In case of -1/0 scores of CIC will be treated as equivalent to 725 bracket of CIBIL & Equivalent benchmark Staff/ Ex-Staff = CIBIL= 800 & equivalent benchmark For Professionals: No DPD/ Settlement/ etc. allowed. No variation in CIC allowed/-1 not allowed												

CATEGORY WISE APPROVED EDUCATIONAL INSTITUTIONS:

	ROI	
	REPO/ RBLR + Spread	Effective ROI
Education loans to Students Pursuing MBA from IIMs under AAA category Up to 20 Lakh >20 Lakh	Repo+1.55% Repo+1.60%	8.05% 8.10%
Education loans to Students Pursuing MBA/Engineering courses (Under Cent Tech Vidyarthi) from IITs & other Premier Management Institutes & under AA category	Repo+1.70%	8.20%
Education loans to Students Pursuing MBA / Medical / Engineering courses from Reputed Institutes under A category with collateral Security	RBLR-0.35%	9.00%
Education loans to Students Pursuing MBA / Medical / Engineering courses from renowned Institutes under B category with Collateral Security	RBLR+0.95%	10.30%
Education loans to Students Pursuing MBA / Medical / Engineering courses from other popular Institutes under C category with Collateral Security	RBLR+1.25%	10.60%
Cent Vidyarthi Loan for education in Top Rated Management / Engineering / Medical Institutions Abroad Abroad under D category with Collateral Security	RBLR+0.95%	10.30%
Cent Vidyarthi- NCGTC Guarantee for Loan up to Rs.7.50 Lakh Female/SC/ST will get 0.50 concession in ROI	RBLR+1.25%	10.60%