

**RAAC Rate Card - Hero Housing Finance Ltd**

**Home Loan - Residential ( Built Up)**

Loan Slab	Salaried/SEP		SENP (Income/ Gross Margin)		Surrogate ( LIP/Banking/Low LTV)		CIBIL	Common for Sal /SENP/SEP IMD
	ROI	PF	ROI	PF	ROI	PF		
Loans Upto 30 lacs	9.75%	1.00%	10.00%	1.00%	10.50%	1.00%	>650	Rs 2500 + GST
Loan above 30 lacs upto 75 lacs	9.75%	1.00%	10.00%	1.00%	10.50%	1.00%		Rs 5000 + GST
> 75 Lacs	10.00%	1.00%	10.25%	1.00%	10.75%	1.00%		

**Residential Plot Loans ( 0.25% extra ROI ).**

Loans Upto 30 lacs	10.00%	1.00%	10.25%	1.00%	10.75%	1.00%	>650	Rs 2500 + GST
Loan above 30 lacs upto 75 lacs	10.00%	1.00%	10.50%	1.00%	10.75%	1.00%		Rs 5000 + GST
> 75 Lacs	10.25%	1.00%	10.50%	1.00%	11.00%	1.00%		

**Riders - Home Loans**

<i>Pvt Ltd/Partnership/Proprietorship employees.</i>	<i>0.25 % additional ROI over the RAAC as per slab</i>							
<i>Cash Salary</i>	<i>0.25 % additional ROI over the RAAC as per slab</i>							
<i>CIBIL &lt; 650 / -1(non credit tested)</i>	<i>0.25 % additional ROI over the RAAC as per slab</i>							
<i>Properties in Regularised Colonies (NCR)</i>	<i>0.50 % additional ROI over the RAAC as per slab</i>							
<i>Lal Dora</i>	<i>Minimum Rate 13 %</i>							

**LAP- SORP**

Loan Slab	Salaried/SEP		SENP (Income/ Gross Margin)		Surrogate		CIBIL	Common for Sal /SENP/SEP IMD
	ROI	PF	ROI	PF	ROI	PF		
Loans Upto 30 lacs	12.00%	1%	12.00%	1.00%	12.50%	1.00%	>650	Rs 5000 + GST
Loan above 30 lacs upto 75 lacs	12.00%	1%	12.00%	1.00%	12.50%	1.00%		
> 75 Lacs	12.25%	1%	12.25%	1.00%	12.75%	1.00%		

**Commercial Property Purchase**

Loans Upto 30 lacs	12.00%	1%	12.00%	1%	12.50%	1%	>650	Rs 5000 + GST
Loan above 30 lacs upto 75 lacs	12.00%	1%	12.00%	1%	12.50%	1%		
> 75 Lacs	12.25%	1%	12.25%	1%	12.75%	1%		

**LAP - Builtup - Vacant/ Rented - Residential /Commercial Properties**

Loans Upto 30 lacs	12.25%	1%	12.25%	1%	12.75%	1%	>650	Rs 5000 + GST
Loan above 30 lacs upto 75 lacs	12.25%	1%	12.25%	1%	12.75%	1%		
> 75 Lacs	12.50%	1%	12.50%	1%	13.00%	1%		

**LAP - Residential/Commercial Plot**

Loans Upto 30 lacs	12.25%	1%	12.25%	1%	12.75%	1%	>650	Rs 5000 + GST
Loan above 30 lacs upto 75 lacs	12.25%	1%	12.25%	1%	12.75%	1%		
> 75 Lacs	12.50%	1%	12.50%	1%	13.00%	1%		

**LAP - Industrial Purchase**

All Loan Amount	NA	NA	13.00%	1%	13.25%	1%	>650	Rs 5000 + GST
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**Cross Sell - TW- BT/MBT for Partnership Business**

All Loan slabs <i>* ER = existing rate</i>	*ER-1%	1%	*ER-1%	1%	*ER-1%	1%		Rs 500 + GST
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**Construction Finance**

Upto Rs 500 Lacs	16% ROI , PF 2.0%							Rs 10000 + GST
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