

Circular Letter No. 68/2021-22

Date: 06.12.2021

**The Regional Manager/ Branch Managers,
 All Regions/ Branches,
 Jharkhand Rajya Gramin Bank**

**ADVANCES: HOME LOAN ROI
 MODIFICATION**

Please refer to circular no. 91/2021-22 dated 11.08.2021 and circular letter no. 56/2021-22 dated 26.10.2021 on revised Rate of Interest in Home Loan scheme. The applicable ROI to customers having Insufficient/No credit history has been included and the consolidated and updated Rate of Interest applicable to JRGB Home Loan Scheme is as under:

RATE OF INTEREST ON HOME LOAN ARE AS UNDER:

CIBIL Personal Score of 760 and above (Salaried as well as Non-Salaried)	EBR + Spread =4.00%(RBI Repo Rate) + 2.50% (Spread)ER=6.50%		
Salaried with CIBIL (-1) with no credit history.	EBR + Spread=4.00%(RBI Repo Rate) + 2.50% (Spread) ER=6.50%		
Non-Salaried with CIBIL Score below 760 or (-1) with no credit history. Home Loan Switchover Customers.	Category	Loan up to ₹35.00 Lakh	Loan above ₹35.00 Lakh
	Normal	EBR + Spread =4.00%(RBI Repo Rate) + 2.90% (Spread) ER=6.90%	EBR + Spread =4.00%(RBI RepoRate) + 3.15% (Spread) ER=7.15%
	Home Loan under JRGB Builder Tie-up/ Approved project-SBI/JRGB Project Finance	EBR + Spread =4.00%(RBI Repo Rate) + 2.75% (Spread) ER=6.75%	EBR + Spread =4.00%(RBI RepoRate) + 3.00% (Spread) ER=7.00%

02. Please bring the contents of this circular to the notice of all Officers /employees posted under your administrative control.

General Manager