SUHANA SAFAR CAR LOAN (modified vide cicular number 101/HO/ADV/2023-24/67/226 dated 29.09.2023 applicable for loans sanctioned between 01.10.2023 and 31.03.2024

For individual New Car	Spread Over NRLLR	ROI
Cibil TransUnion Score		
750 and above	-0.60	8.90
701 to 749, 0,-1,3 to 5	-0.45	9.05
675 to 700 and 1 & 2	1.00	10.50
650 to 674	2.00	11.50
Less than 650	3.00	12.50
For Corporate Borrower	0.00	9.50
For Two Wheeler Not linked to CIBIL Scores	2.50	12.00
For old Car Not linked to CIBIL Scores	3.00	12.50
For Staff and Ex Staff Not linked to CIBIL Scores Only for four wheeler	-0.50	9.00