Sir,

Please make following changes as under:

**Personal Gold Loan Scheme**

<http://centralbankofindia.co.in/en/node/439>

**Rate of Interest:** RBLR+CRP

|  |  |
| --- | --- |
| Loan Amount | ROI for Low & Medium Risk |
| Up to Rs.3 Lakh | RBLR-0.65%=8.10% |
| Above Rs.3 Lakh | RBLR-0.55%=8.20% |

<https://centralbankofindia.co.in/en/cent-vahini>

### Rate of Interest:

* ROI will be (REPO+2.50%) i.e. 8.40% (presently Repo Rate is 5.90% )

[**https://centralbankofindia.co.in/en/cent-grih-lakshmi**](https://centralbankofindia.co.in/en/cent-grih-lakshmi)

**Rate of Interest:**

* CIBIL Score 775 & above and equivalent benchmark of other CICs : Repo Rate(5.90%)+2.10%=8.00%
* CIBIL score in the bracket of 750-774 & equivalent CIC score of other CICs: Repo Rate(5.90%)+2.20%=8.10%

**Top Up Loan**

<https://centralbankofindia.co.in/en/node/3682>

**Rate Of Interest:**

**FOLLOWING TABLE TO BE DELETED:**

**REPO BASED LENDING RATE (RBLR) = Repo + Spread + Credit Risk**

**REPO BASED LENDING RATES *based on CIC Score & Internal Risk Rating***

|  |  |  |  |
| --- | --- | --- | --- |
| Internal Risk Rating Score | CIC SCORES | | |
| CIBIL/CRIF above 725 OR Experian above 750 | CIBIL/CRIF 701-725 OR Experian 726-750 | CIBIL/CRIF 675-700 OR Experian 700-725 |
| A | B | C |
| 71-100 (CBI-1 to 3 i.e. LOW RISK) | RBLR | RBLR+0.10 | RBLR+0.20 |
| 50-70 (CBI-4 to 6 i.e. MEDIUM RISK) | RBLR+0.25 | RBLR+0.35 | RBLR+0.45 |
| <50 (CBI-7 to 10 i.e. HIGH RISK) | - | - | - |

Internal risk rating score below 50 will not be considered at all.

**Top Up Loan**

<https://centralbankofindia.co.in/en/node/3682>

**Following to be added:**

**Rate of Interest:**

For Loan up to Rs.10 Lakh: RBLR+1.05(9.80%) & RBLR+1.25% (10.00%) presently

For Loan above Rs.10 Lakh: RBLR+1.55(10.30%) & RBLR+1.75% (10.50%) presently

**3rd and 4th House**

<https://centralbankofindia.co.in/en/node/3683>

**FOLLOWING TABLE TO BE DELETED:**

**REPO BASED LENDING RATE (RBLR) = Repo + Spread + Credit Risk**

###### **REPO BASED LENDING RATES**BASED ON CIC SCORE & INTERNAL RISK RATING

|  |  |  |  |
| --- | --- | --- | --- |
| Internal Risk Rating Score | CIC SCORES | | |
| CIBIL/CRIF above 725 OR Experian above 750 | CIBIL/CRIF 701-725 OR Experian 726-750 | CIBIL/CRIF 675-700 OR Experian 700-725 |
| A | B | C |
| 71-100 (CBI-1 to 3 i.e. LOW RISK) | RBLR | RBLR+0.10 | RBLR+0.20 |
| 50-70 (CBI-4 to 6 i.e. MEDIUM RISK) | RBLR+0.25 | RBLR+0.35 | RBLR+0.45 |
| <50(CBI-7 to 10 i.e. HIGH RISK) | - | - | - |

No fresh sanction to Customers having scores below 675 from CIBIL/ CRIF and below 700 from Experian

**3rd and 4th House**

<https://centralbankofindia.co.in/en/node/3683>

**Following to be added:**

**Rate of Interest: ROI ranging from RBLR+1% to RBLR+1.45% depending upon CIC score and Internal Risk Scoring**

**Present ROI ranging from 9.75% to 10.20%**

<https://centralbankofindia.co.in/en/cent-vidyarthi-iims>

**Rate of Interest:**

REPO RATE (5.90%) + 2.05(Credit Risk Premium)= 7.95% presently

<https://centralbankofindia.co.in/en/cent-vidyarthi-for-executive-mba>

#### **Rate of Interest:**

REPO RATE (5.90%) + 2.05(Credit Risk Premium)= 7.95% presently

<https://centralbankofindia.co.in/en/cent-vidyarthi>

Rate of Interest:

RBLR+CRP

Present ROI:

* Loan up to Rs.7.50 Lakh: 10.90%
* Loan above Rs.7.50 Lakh: 10.30%

Female/SC/ST students will get 0.50% concession in ROI

<https://centralbankofindia.co.in/en/cent-skill-loan>

Rate of interest: RBLR+CRP

Present ROI: 10.55% for Low Risk & 10.60% for Medium Risk category

**Cent swabhiman**

<https://centralbankofindia.co.in/en/node/441>

**RATE OF INTEREST:**

RBLR+CRP

Present ROI = 9.55%

**Cent Rental:**

<https://centralbankofindia.co.in/en/node/444>

**RATE OF INTEREST:**

#### RBLR+CRP

#### Present ROI for Loan up to 3 year is 11.55%

& for Loan above 3 year is 12.05%

**Cent Vehicle**

<https://centralbankofindia.co.in/en/node/418>

#### Rate of Interest: RBLR+CRP

#### ROI is based on CIC score:

#### Four Wheeler: Ranging from 8.65% to 9.55%

#### Two Wheeler: Ranging from 10.75% to 11.55%

**Cent Personal**

<https://centralbankofindia.co.in/en/node/420>

#### Rate of Interest:

RBLR+CRP(3/3.20) =11.75/11.95% at present

**Cent Pension**:

<https://centralbankofindia.co.in/en/node/442>

#### Rate of Interest:

RBLR+CRP(1.60)=10.35% at present

**Cent Mortgage**

<https://centralbankofindia.co.in/en/node/44>3

#### Rate of Interest:

**Term Loan:**

RBLR+CRP (2.85/2.90)=11.60/11.65% at present

Over Draft: Existing OD Renewal with reducing balance:

RBLR+CRP (4.85/4.90)=13.60/13.65% at present

**Housing Loan**

<https://centralbankofindia.co.in/en/node/417>

#### CIC Score

Minimum CIC Score of the applicant is as under:

|  |  |
| --- | --- |
| Name of CIC | Minimum Threshold Limit |
| Transunion CIBIL | 700 |
| CRIF | 650 |
| EXPERIAN | 700 |

#### Rate of Interest: RBLR+ Concession/CRP

ROI is based on CIC score & ranging from 8.20% to 9.00% (presently)

**Cent Tech Vidyarthi**

<https://centralbankofindia.co.in/en/node/3709>

|  |  |
| --- | --- |
| Rate of Interest | * RBLR+CRP(0.15)=8.90% presently * Simple interest during moratorium period, and compounded thereafter. |