

Union Home - Repo

Loan Amount	CIBIL Score (Transunion)	Repo (%) PER ANNUM	Markup (%) PER ANNUM	Spread (%) PER ANNUM	Effective RoI - PER ANNUM
Above Rs. 30 lakh & Upto Rs.75 lakh	700 to less than 750	5.40	2.85	0.05	8.30%
	750 & Above	5.40	2.85	--	8.25%
Above Rs.75 lakh	700 to less than 750	5.40	2.85	0.10	8.35%
	750 & Above	5.40	2.85	0.05	8.30%

Note: ROI on Home loans classified as CRE shall attract additional 1.00% Rate of

Union Miles – Repo

15.	ROI	As under:				
	Loan Amount	CIBIL Score (Transunion)	Repo (%) PER ANNUM	Mark-up (%) PER ANNUM	Spread (%) PER ANNUM	Effective RoI - PER ANNUM
	Rs. 10 lakh to less than Rs. 25 lakh	700 & above	5.40	2.95	0.40	8.75%
	Rs. 25 lakhs & above	700 & above	5.40	2.95	0.25	8.60%
16.	Reset of ROI	<ul style="list-style-type: none"> As and when Repo rate change announced by RBI, ALCO will decide on the date of transmission for this product. The transmission of repo rate will be applicable to all existing as well as new borrowers under the scheme. Mark up will be reviewed annually shall be applicable for new customers only. However, Mark up for a customer once fixed shall remain constant over loan life. Spread shall be reviewed by the Bank from time to time and shall be applicable to new customers only. However, spread for a customer once fixed shall remain constant over loan life. 				