

INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED AND SELF-EMPLOYED PROFESSIONALS

LOAN TYPE	EFFECTIVE ROI (P.A.)
Home Loan	7.70%* to 14.00%*
Home Loan Balance Transfer	7.75%* to 14.00%*
Top-up	8.65%* to 15.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS

LOAN TYPE	EFFECTIVE ROI (P.A.)
Home Loan	7.95%* to 14.00%*
Home Loan Balance Transfer	8.35%* to 14.00%*
Top-up	8.85%* to 15.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SALARIED & SELF-EMPLOYED PROFESSIONALS

LOAN TYPE	EFFECTIVE ROI (P.A.)
Loan Against Property	9.10%* to 15.00%*
Loan Against Property Balance Transfer	9.20%* to 15.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS

LOAN TYPE	EFFECTIVE ROI (P.A.)
Loan Against Property	8.60%* to 18.00%*
Loan Against Property Balance Transfer	8.70%* to 18.00%*

INTEREST RATE FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING (FLOATING)

LOAN TYPE	EFFECTIVE ROI (P.A.)
Developer Loan	10.00%* to 15.00%*
Lease Rental Discounting	7.75%* to 13.00%*

FLOATING REFERENCE RATES (FRRS)

PARTICULARS	EFFECTIVE RATE
Salaried Floating Reference Rate	14.30%*
Self-Employed Floating Reference Rate	14.75%*
Institutional Reference Rate	15.10%*
Unsecured Reference Rate	14.75%*
Repo Rate**	5.40%**

**Applicable only for Home Loans sanctioned to Salaried & Self-Employed Professionals

*Terms and conditions apply