

INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	7.49%* to 17.00%*
Home Loan Balance Transfer	7.60%* to 17.00%*
Top-up	8.55%* to 17.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	7.60%* to 17.00%*
Home Loan Balance Transfer	7.70%* to 17.00%*
Top-up	8.65%* to 17.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	7.85%* to 17.00%*
Home Loan Balance Transfer	8.80%* to 17.00%*
Top-up	9.05%* to 17.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SALARIED AND SELF-EMPLOYED PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	8.99%* to 18.00%*
Loan Against Property Balance Transfer	9.10%* to 18.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	8.99%* to 18.00%*
Loan Against Property Balance Transfer	9.10%* to 18.00%*

INTEREST RATE FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING (FLOATING)	
Loan Type	Effective ROI (p.a.)
Developer Loans	9.00%* to 17.00%*
Lease Rental Discounting	8.35%* to 14.00%*

DUAL RATE HOME LOAN INCLUDING TOP-UP (Fixed as per below grid, and Floating parameters will be same as mentioned in above grid)	
Loan Type	Effective ROI (p.a.)
Salaried	7.55%* to 17.00%*
SEP	7.65%* to 17.00%*
SENP	7.90%* to 17.00%*

DUAL RATE LAP (Fixed as per below grid, and Floating parameters will be same as mentioned in above grid)	
Loan Type	Effective ROI (p.a.)
Salaried	9.45%* to 18.00%*
SEP/SENP	9.55%* to 18.00%*

FLOATING REFERENCE RATES (FRRs)	
Particulars	Effective Rate
Salaried Floating Reference Rate	15.30%*
Self-Employed Floating Reference Rate	16.20%*
Institutional Reference Rate	16.55%*
Unsecured Reference Rate	16.00%*
Repo Rate	5.50%*
CF Floating Reference Rate	18.00%*
REBLR [^] - Salaried	8.70%*
REBLR [^] - Self-Employed	9.70%*
SAMBHAV - Salaried	16.55%*
SAMBHAV - Self-Employed	17.00%*

[^] Repo External Benchmark Linked Lending Rate

* Terms and conditions apply