

# BAJAJ HOUSING FINANCE LIMITED

## INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED BORROWERS				
Benchmark Rate (BR)	Prevailing BR	Loan Type	BR + Spread	Effective ROI (p.a.)
Repo Rate	4.00%	Home Loan	RR +2.70% to RR +8.00%	6.70%* to 12.00%*
Repo Rate	4.00%	Top-up	RR +2.70% to RR +8.00%	6.70%* to 12.00%*
Salaried Floating Reference Rate	12.90%	Home Loan	FRR -6.20% to FRR +1.10%	6.70%* to 14.00%*
Salaried Floating Reference Rate	12.90%	Top-up	FRR -6.20% to FRR +2.10%	6.70%* to 15.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS				
Benchmark Rate (BR)	Prevailing BR	Loan Type	BR + Spread	Effective ROI (p.a.)
Self-Employed Floating Reference Rate	13.30%	Home Loan	FRR -5.60% to FRR +0.70%	7.70%* to 14.00%
Self-Employed Floating Reference Rate	13.30%	Top-up	FRR -5.60% to FRR +1.70%	7.70%* to 15.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SALARIED BORROWERS				
Benchmark Rate (BR)	Prevailing BR	Loan Type	BR + Spread	Effective ROI (p.a.)
Salaried Floating Reference Rate	12.90%	Loan	FRR -4.95% to FRR +0.90%	7.95%* to 15.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS				
Benchmark Rate (BR)	Prevailing BR	Loan Type	BR + Spread	Effective ROI (p.a.)
Self-Employed Floating Reference Rate	13.30%	Loan	FRR -5.20% to FRR +4.70%	8.10%* to 18.00%*

INTEREST RATE FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING/COMMERCIAL LENDING (FLOATING)				
Benchmark Rate (BR)	Prevailing BR	Loan Type	BR + Spread	Effective ROI (p.a.)
Institutional Reference Rate	13.70%	DF	FRR -2.70% to FRR +1.30%	11.00%* to 15.00%*
Institutional Reference Rate	13.70%	LRD	FRR -6.45% to FRR -0.70%	7.25%* to 13.00%*