

## INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	8.25%* to 17.00%*
Home Loan Balance Transfer	8.30%* to 17.00%*
Top-up	9.10%* to 17.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	8.35%* to 17.00%*
Home Loan Balance Transfer	8.40%* to 17.00%*
Top-up	9.15%* to 17.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	8.55%* to 17.00%*
Home Loan Balance Transfer	8.55%* to 17.00%*
Top-up	9.30%* 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	9.40%* to 18.00%*
Loan Against Property Balance Transfer	9.40%* to 18.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	9.40%* to 18.00%*
Loan Against Property Balance Transfer	9.40%* 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%*

<b>DUAL RATE HOME LOAN INCLUDING TOP-UP</b> (FIXED as per below grid, and Floating parameters will be same as mentioned in above Grid)	
<b>Loan Type</b>	<b>Effective ROI (p.a.)</b>
Salaried	8.25%* to 17.00%*
SEP	8.35%* to 17.00%*
SENP	8.55%* to 17.00%*

<b>DUAL RATE LAP</b> (FIXED as per below grid, and Floating parameters will be same as mentioned in above Grid)	
<b>Loan Type</b>	<b>Effective ROI (p.a.)</b>
Salaried	9.65%* to 18.00%*
SEP/SENP	9.65%* to 18.00%*

<b>FLOATING REFERENCE RATES (FRRs)</b>	
<b>Particulars</b>	<b>Effective Rate</b>
Salaried Floating Reference Rate	15.40%*
Self-Employed Floating Reference Rate	16.20%*
Institutional Reference Rate	16.55%*
Unsecured Reference Rate	16.00%*
Repo Rate	6.25%*
CF Floating Reference Rate	18.00%*
REBLR <sup>^</sup> - Salaried	9.45%*
REBLR <sup>^</sup> - Self Employed	10.45%*
SAMBHAV - Salaried	16.55%*
SAMBHAV - Self Employed	17.00%*

<sup>^</sup> Repo External Benchmark Linked Lending Rate

\* Terms and conditions apply