

BAJAJ HOUSING FINANCE LIMITED

INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED AND SELF-EMPLOYED PROFESSIONAL BORROWERS	
LOAN TYPE	EFFECTIVE ROI (P.A.)
Home Loan	8.30%* to 14.00%*
Home Loan Balance Transfer	8.30%* to 14.00%*
Top-up	9.20%* to 15.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
LOAN TYPE	EFFECTIVE ROI (P.A.)
Home Loan	8.55%* to 14.00%*
Home Loan Balance Transfer	8.90%* to 14.00%*
Top-up	9.40%* to 15.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SALARIED & SELF-EMPLOYED PROFESSIONAL BORROWERS	
LOAN TYPE	EFFECTIVE ROI (P.A.)
Loan Against Property	9.50%* to 15.00%*
Loan Against Property Balance Transfer	9.60%* to 15.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
LOAN TYPE	EFFECTIVE ROI (P.A.)
Loan Against Property	9.15%* to 18.00%*
Loan Against Property Balance Transfer	9.25%* to 18.00%*

INTEREST RATE (FLOATING) FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING	
LOAN TYPE	EFFECTIVE ROI (P.A.)
Developer Loans	10.00%* to 15.00%*
Lease Rental Discounting	8.00%* to 13.00%*

FLOATING REFERENCE RATES (FRRs)	
PARTICULARS	EFFECTIVE RATE
Salaried Floating Reference Rate	14.80%*
Self-Employed Floating Reference Rate	15.25%*
Institutional Reference Rate	15.60%*
Unsecured Reference Rate	15.25%*
Repo Rate**	5.90%**

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

*Terms and conditions apply