

INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	8.50%* to 15.00%*
Home Loan Balance Transfer	8.70%* to 15.00%*
Top-up	9.80%* to 18.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	8.60%* to 15.00%*
Home Loan Balance Transfer	8.70%* to 15.00%*
Top-up	9.80%* to 18.00%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	9.10%* to 15.00%*
Home Loan Balance Transfer	9.50%* to 15.00%*
Top-up	10.00%* to 18.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SALARIED AND SELF-EMPLOYED PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	10.10%* to 18.00%*
Loan Against Property Balance Transfer	10.20%* to 18.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	9.75%* to 18.00%*
Loan Against Property Balance Transfer	9.85%* to 18.00%*

INTEREST RATE FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING (FLOATING)	
Loan Type	Effective ROI (p.a.)
Developer Loans	9.75%* to 18.00%*
Lease Rental Discounting	8.50%* to 15.00%*



FLOATING REFERENCE RATES (FRRs)	
Particulars	Effective Rate
Salaried Floating Reference Rate	15.40%*
Self-Employed Floating Reference Rate	15.85%*
Institutional Reference Rate	16.20%*
Unsecured Reference Rate	15.85%*
Repo Rate	6.50%*

* Terms and conditions apply