INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING)	
Loan Type	Effective ROI (p.a.)
Home Loan	7.50%* to 15.00%*
Home Loan Balance Transfer	7.60%* to 15.00%*
Top-up	8.60%* to 16.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING)	
Loan Type	Effective ROI (p.a.)
Loan Against Property	8.85%* to 17.00%*
Loan Against Property Balance Transfer	8.85%* to 17.50%*

INTEREST RATE FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING (FLOATING)	
Loan Type	Effective ROI (p.a.)
Developer Loans	8.25%* to 15.25%*
Lease Rental Discounting	7.50%* to 11.25%*

DUAL RATE LOANS (Fixed as per below grid, and Floating parameters will be same as mentioned in above grid)	
Loan Type	Effective ROI (p.a.)
Home Loan (including Top-up & BT)	10.00%* to 10.30%*
Home Loan Top-up	10.00%* to 16.00%*
Home Loan Balance Transfer	10.00%* to 15.00%*
Loan Against Property	10.00%* to 15.00%*
Loan Against Property Balance Transfer	10.00%* to 15.00%*

A. List of Benchmark Rates currently offered by BHFL:

FLOATING REFERENCE RATES (FRRs)	
Particulars	**Effective Rate**
Self-Employed Floating Reference Rate	16.38%
Institutional Reference Rate	16.98%
Repo Rate	5.50%
CF Floating Reference Rate	18.43%
REBLR^ - Salaried	8.70%
SAMBHAV – Salaried	16.73%

B. List of Benchmark Rates offered till 15 September 2026:

FLOATING REFERENCE RATES (FRRs)	
Particulars	**Effective Rate**
Salaried Floating Reference Rate	15.20%
Rate for Unsecured Business	16.18%
REBLR^ - Self-Employed	9.70%
SAMBHAV – Self-Employed	17.18%

^ Repo External Benchmark Linked Lending Rate

* Terms and conditions apply. The final rate offered can vary by up to 1% from the above-mentioned published rates