

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 -5.05% to FRR +0.70%	8.25%* to 14.00%
Self-Employed Floating Reference Rate	13.30%	Top-up	FRR -5.05% to FRR +1.70%	8.25%* 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 Against Property	FRR -4.65% to FRR +0.90%	8.25%* 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 Against Property	FRR -4.80% to FRR +4.70%	8.50%* 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%*