

## INTEREST RATE TABLES

HOME LOAN INTEREST RATE (FLOATING) FOR SALARIED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	7.15%* to 10.25%*
Home Loan Balance Transfer	7.25%* to 10.35%*
Top-up	8.25%* to 10.40%*

HOME LOAN INTEREST RATE (FLOATING) FOR PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	7.30%* to 10.30%*
Home Loan Balance Transfer	7.40%* to 10.40%*
Top-up	8.40%* to 10.45%*

HOME LOAN INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Home Loan	7.75%* to 10.65%*
Home Loan Balance Transfer	7.95%* to 10.80%*
Top-up	9.20%* to 10.85%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SALARIED AND SELF-EMPLOYED PROFESSIONAL BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	8.45%* to 11.00%*
Loan Against Property Balance Transfer	8.45%* to 11.00%*

LOAN AGAINST PROPERTY INTEREST RATE (FLOATING) FOR SELF-EMPLOYED BORROWERS	
Loan Type	Effective ROI (p.a.)
Loan Against Property	9.30%* to 12.00%*
Loan Against Property Balance Transfer	9.30%* to 12.00%*

INTEREST RATE FOR DEVELOPER FINANCE/LEASE RENTAL DISCOUNTING (FLOATING)	
Loan Type	Effective ROI (p.a.)
Developer Loans	8.00%* to 15.00%*
Lease Rental Discounting	7.00%* to 11.00%*

<b>SAMBHAV HOME LOAN INTEREST RATE FOR SALARIED BORROWERS</b>	
<b>Loan Type</b>	<b>Effective ROI (p.a.)</b>
Home Loan	8.50%* to 15.00%*
Home Loan Balance Transfer	8.75%* to 15.00%*
Top-up	9.00%* to 16.00%*

<b>SAMBHAV HOME LOAN INTEREST RATE FOR SEP/SENP BORROWERS</b>	
<b>Loan Type</b>	<b>Effective ROI (p.a.)</b>
Home Loan	8.75%* to 15.00%*
Home Loan Balance Transfer	9.00%* to 15.00%*
Top-up	9.25%* to 16.00%*

<b>SAMBHAV LOAN AGAINST PROPERTY INTEREST RATE FOR SALARIED BORROWERS</b>	
<b>Loan Type</b>	<b>Effective ROI (p.a.)</b>
Loan Against Property	9.25%* to 16.00%*
Loan Against Property Balance Transfer	9.25%* to 16.50%*

<b>SAMBHAV LOAN AGAINST PROPERTY INTEREST RATE FOR SEP/SENP BORROWERS</b>	
<b>Loan Type</b>	<b>Effective ROI (p.a.)</b>
Loan Against Property	10.00%* to 17.00%*
Loan Against Property Balance Transfer	10.50%* to 17.50%*

<b>DUAL RATE LOANS</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>
Home Loan (including Top-up & BT)	7.60%* to 10.30%
Home Loan Top-up	8.70%* to 10.40%*
Home Loan Balance Transfer	7.70%* to 15.00%*
Loan Against Property	9.30%* to 12.00%*
Loan Against Property Balance Transfer	9.30%* to 12.00%*

<b>FLOATING REFERENCE RATES (FRRs)</b>	
<b>Particulars</b>	<b>Effective Rate</b>
<b>Salaried Floating Reference Rate</b>	<b>14.95%*</b>
<b>Self-Employed Floating Reference Rate</b>	<b>15.95%*</b>
<b>Institutional Reference Rate</b>	<b>16.55%*</b>
<b>Unsecured Reference Rate</b>	<b>15.75%*</b>
<b>Repo Rate</b>	<b>5.25%*</b>
<b>CF Floating Reference Rate</b>	<b>18.00%*</b>
<b>REBLR<sup>^</sup> - Salaried</b>	<b>8.45%*</b>
<b>REBLR<sup>^</sup> - Self-Employed</b>	<b>9.45%*</b>
<b>SAMBHAV - Salaried</b>	<b>16.30%*</b>
<b>SAMBHAV - Self-Employed</b>	<b>16.75%*</b>

<sup>^</sup> 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