

## INTEREST RATES

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	9.25%* to 15.00%*
Lease Rental Discounting	8.25%* to 11.00%*

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

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

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

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

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)	7.25%* to 10.30%*
Home Loan Top-up	8.35%* to 10.40%*
Home Loan Balance Transfer	7.35%* to 15.00%*
Loan Against Property	9.30%* to 12.00%*
Loan Against Property Balance Transfer	9.30%* to 12.00%*

FLOATING REFERENCE RATES (FRRs)	
Particulars	Effective Rate
Salaried Floating Reference Rate	14.95%*
Self-Employed Floating Reference Rate	16.05%*
Institutional Reference Rate	16.55%*
Unsecured Reference Rate	15.85%*
Repo Rate	5.25%*
CF Floating Reference Rate	18.00%*
REBLR <sup>^</sup> - Salaried	8.45%*
REBLR <sup>^</sup> - Self-Employed	9.45%*
SAMBHAV - Salaried	16.40%*
SAMBHAV - Self-Employed	16.85%*

<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