BASE RATE- 9.85%

Applicable Rate of Interest for Housing loans under Various Programmes

CIBIL Score	Income Based Program						Income Estimation Program			Low LTV Program						Pension Program			Affordable Program					
	Salaried			Self Employed			Self Employed			Salaried			Self Employed			Salaried & Pensioner			Salaried			Self Employed		
	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI
800-850	9.85%	0.10%	**9.95%**	9.85%	0.10%	**9.95%**	9.85%	1.50%	**11.35%**	9.85%	1.25%	**11.10%**	9.85%	1.50%	**11.35%**	9.85%	1.00%	**10.85%**	9.85%	1.50%	**11.35%**	9.85%	2.00%	**11.85%**
750-799	9.85%	0.40%	**10.25%**	9.85%	0.50%	**10.35%**	9.85%	2.00%	**11.85%**	9.85%	1.75%	**11.60%**	9.85%	2.00%	**11.85%**	9.85%	1.50%	**11.35%**	9.85%	2.00%	**11.85%**	9.85%	2.50%	**12.35%**
700-749	9.85%	0.65%	**10.50%**	9.85%	0.75%	**10.60%**	9.85%	2.50%	**12.35%**	9.85%	2.25%	**12.10%**	9.85%	2.50%	**12.35%**	9.85%	2.00%	**11.85%**	9.85%	2.50%	**12.35%**	9.85%	3.00%	**12.85%**
650-699	9.85%	1.15%	**11.00%**	9.85%	1.25%	**11.10%**	9.85%	3.00%	**12.85%**	9.85%	2.75%	**12.60%**	9.85%	3.00%	**12.85%**	9.85%	2.50%	**12.35%**	9.85%	3.00%	**12.85%**	9.85%	3.50%	**13.35%**
Below 650	9.85%	2.65%	**12.50%**	9.85%	2.90%	**12.75%**	9.85%	4.15%	**14.00%**	9.85%	3.50%	**13.35%**	9.85%	4.00%	**13.85%**	9.85%	3.15%	**13.00%**	9.85%	4.00%	**13.85%**	9.85%	4.50%	**14.35%**

Applicable Rate of Interest for Non - Housing loans (Loan Against Property and Top Up on Residential Property)

CIBIL Score	Income Based Program						Income Estimation Program			Low LTV Program						Pension Program			Affordable Program					
	Salaried			Self Employed			Self Employed			Salaried			Self Employed			Salaried & Pensioner			Salaried			Self Employed		
	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI
800-850	9.85%	1.50%	**11.35%**	9.85%	1.85%	**11.70%**	9.85%	2.65%	**12.50%**	9.85%	2.65%	**12.50%**	9.85%	2.65%	**12.50%**	9.85%	2.00%	**11.85%**	9.85%	3.00%	**12.85%**	9.85%	3.50%	**13.35%**
750-799	9.85%	2.00%	**11.85%**	9.85%	2.25%	**12.10%**	9.85%	3.15%	**13.00%**	9.85%	3.00%	**12.85%**	9.85%	3.50%	**13.35%**	9.85%	2.50%	**12.35%**	9.85%	3.50%	**13.35%**	9.85%	4.00%	**13.85%**
700-749	9.85%	2.65%	**12.50%**	9.85%	3.00%	**12.85%**	9.85%	3.65%	**13.50%**	9.85%	3.50%	**13.35%**	9.85%	4.00%	**13.85%**	9.85%	3.00%	**12.85%**	9.85%	4.00%	**13.85%**	9.85%	4.50%	**14.35%**
650-699	9.85%	3.50%	**13.35%**	9.85%	3.65%	**13.50%**	9.85%	4.15%	**14.00%**	9.85%	4.00%	**13.85%**	9.85%	4.50%	**14.35%**	9.85%	3.65%	**13.50%**	9.85%	4.50%	**14.35%**	9.85%	5.00%	**14.85%**
Below 650	9.85%	4.15%	**14.00%**	9.85%	4.50%	**14.35%**	9.85%	5.15%	**15.00%**	9.85%	4.50%	**14.35%**	9.85%	5.50%	**15.35%**	9.85%	4.65%	**14.50%**	9.85%	5.00%	**14.85%**	9.85%	5.50%	**15.35%**

Applicable Rate of Interest for Purchase of Commercial Property, Loan against commercial property & Top Up

CIBIL Score	Income Based Program						Income Estimation Program			Low LTV Program						Pension Program			Affordable Program
	Salaried			Self Employed			Self Employed			Salaried			Self Employed			Salaried & Pensioner			
	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	
800-850	9.85%	2.50%	**12.35%**	9.85%	3.00%	**12.85%**	9.85%	3.00%	**12.85%**	9.85%	2.50%	**12.35%**	9.85%	3.00%	**12.85%**	9.85%	3.00%	**12.85%**	**NA**
750-799	9.85%	3.00%	**12.85%**	9.85%	3.50%	**13.35%**	9.85%	3.50%	**13.35%**	9.85%	3.00%	**12.85%**	9.85%	3.50%	**13.35%**	9.85%	3.25%	**13.10%**	
700-749	9.85%	3.50%	**13.35%**	9.85%	4.00%	**13.85%**	9.85%	4.00%	**13.85%**	9.85%	3.50%	**13.35%**	9.85%	4.00%	**13.85%**	9.85%	3.50%	**13.35%**	
650-699	9.85%	4.00%	**13.85%**	9.85%	4.50%	**14.35%**	9.85%	4.50%	**14.35%**	9.85%	4.00%	**13.85%**	9.85%	4.50%	**14.35%**	9.85%	3.75%	**13.60%**	
Below 650	9.85%	4.50%	**14.35%**	9.85%	5.00%	**14.85%**	9.85%	5.00%	**14.85%**	9.85%	4.50%	**14.35%**	9.85%	5.00%	**14.85%**	9.85%	4.50%	**14.35%**	