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%**	
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%**	

NA

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

CIBIL Score	GST TURNOVER			BANKING SURROGATE			REPAYMENT TRACK			GROSS RECEIPTS		
	Self Employed Professionals			Self Employed Professionals			Salaried and Self Employed			Self Employed Professionals		
	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%	1.50%	**11.35%**	9.85%	1.50%	**11.35%**	9.85%	1.50%	**11.35%**
750-799	9.85%	2.00%	**11.85%**	9.85%	2.00%	**11.85%**	9.85%	2.00%	**11.85%**	9.85%	2.00%	**11.85%**
700-749	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**
650-699	9.85%	3.00%	**12.85%**	9.85%	3.00%	**12.85%**	9.85%	3.00%	**12.85%**	9.85%	3.00%	**12.85%**
Below 650	9.85%	4.00%	**13.85%**	9.85%	4.00%	**13.85%**	9.85%	4.00%	**13.85%**	9.85%	4.00%	**13.85%**

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

CIBIL Score	GST TURNOVER			BANKING SURROGATE			REPAYMENT TRACK			GROSS RECEIPTS		
	Self Employed Professionals			Self Employed Professionals			Salaried and Self Employed			Self Employed Professionals		
	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI
800-850	9.85%	1.75%	**11.60%**	9.85%	1.75%	**11.60%**	9.85%	1.75%	**11.60%**	9.85%	1.75%	**11.60%**
750-799	9.85%	2.25%	**12.10%**	9.85%	2.25%	**12.10%**	9.85%	2.25%	**12.10%**	9.85%	2.25%	**12.10%**
700-749	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**
650-699	9.85%	3.25%	**13.10%**	9.85%	3.25%	**13.10%**	9.85%	3.25%	**13.10%**	9.85%	3.25%	**13.10%**
Below 650	9.85%	4.65%	**14.50%**	9.85%	4.65%	**14.50%**	9.85%	4.65%	**14.50%**	9.85%	4.65%	**14.50%**

Applicable Rate of Interest for purchase of commercial property

CIBIL Score	GST TURNOVER			BANKING SURROGATE			REPAYMENT TRACK			GROSS RECEIPTS		
	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI	Base rate	Spread	Effective RoI
800-850	9.85%	1.75%	**11.60%**	9.85%	1.75%	**11.60%**	9.85%	1.75%	**11.60%**	9.85%	1.75%	**11.60%**
750-799	9.85%	2.25%	**12.10%**	9.85%	2.25%	**12.10%**	9.85%	2.25%	**12.10%**	9.85%	2.25%	**12.10%**
700-749	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**	9.85%	2.50%	**12.35%**
650-699	9.85%	3.25%	**13.10%**	9.85%	3.25%	**13.10%**	9.85%	3.25%	**13.10%**	9.85%	3.25%	**13.10%**
Below 650	9.85%		**9.85%**	9.85%		**9.85%**	9.85%		**9.85%**	9.85%		**9.85%**

Note:

1.) Loan for Plot Purchase/Loan against plot (Residential & Commercial) shall attract additional RoI of 0.50%*(For details refer point*

2.) CRE-H (Third housing loan) will attract additional 1% over HL RoI based on the program

3.) Income Estimation Program is not applicable for Salaried Persons

4.) ROI will be decided based on the applicant CIBIL score

5.) All loans shall be sanctioned at fixed rate for initial 3 years. Thereafter it shall be converted to floating with same spread over the

6.) The rate of interest mentioned in the range of 650-699 will also apply to applicant with **CIBIL scores -1/New to Credit/No CIBIL**

7.) Home Equity Loan will attract additional 0.50% RoI over HL ROI

a.) Loan for Purchase of Residential Plot (Allotted from Govt. Authority Including resale of Govt. Authority Plots and T&CP approved

b.) Loan for purchase of Commercial Plot (Govt. Authority allotted plot only) will attract additional spread of 0.50% over normal

c.) Loan against Property (Plot Purchased from Govt. authority only) will attract additional spread of 0.50% over normal LAP rates