

## Interest Rate Matrix and Annual Percentage Rate (APR)\*

Interest Rate Matrix effective for all new sanctions from 15th April 2023

Profile	Home Loan		LAP (Loan against property)	
	Min	Max	Min	Max
Bank Salaried	11.50%	18.00%	14.00%	20.00%
Cash Salary	12.00%	18.00%	14.00%	20.00%
Self Employed	12.00%	18.00%	14.00%	20.00%

Annual Percentage Rate (APR)

Profile	Home Loan		LAP (Loan against property)	
	Min	Max	Min	Max
Bank Salaried	12.56%	19.38%	15.36%	21.64%
Cash Salary	13.08%	19.38%	15.36%	21.64%
Self Employed	13.08%	19.38%	15.36%	21.64%

\* APR is the annual cost of credit to the borrower which includes interest rate and all other charges associated with the credit facility.

Assumptions

- For APR calculation we have considered total charges (fees) of 6.5% (2% processing fees and 4.5% Insurance premium - inclusive of taxes). Insurance premium may vary depending on Age of the borrower and Tenor of loan.
- For Home loans and LAP tenure is considered as 240 month and 180 months respectively.

Please refer to our APR calculator for more details.