

ROI for Home Loans

ROI For LAP (Excluding HL BT + Top Up)		Fixed Interest Rates	
Profile	Income Segment	Minimum	Maximum
Salaried	Bank Credit Salary	12.50%	14.25%
Self Employed	Documented Income (ITR with FOIR 60% / Banking / RTR)	13.50%	15.25%
Self Employed	ITR (Above 60% FOIR or Multiplier) Liquid Income (LIP) & No Income proof Program (NIP – without ITR)	14.00%	15.75%
Salaried	Cash Salary	14.50%	16.25%

ROI for LAP

ROI For LAP (Excluding HL BT + Top Up)		Fixed Interest Rates	
Profile	Income Segment	Minimum	Maximum
Salaried	Bank Credit Salary	18.00%	19.50%
Self Employed	Documented Income (ITR with FOIR 60% / Banking / RTR)	18.00%	19.50%
Self Employed	ITR (Above 60% FOIR or Multiplier) Liquid Income (LIP) & No Income proof Program (NIP – without ITR)	18.00%	19.50%
Salaried	Cash Salary	18.00%	19.50%

IMD Fees

Loan Amount	Fixed Interest Rates
Loan Amount Upto 20 lakh	3,540 (3,000+GST)
Loan Amount Above 20 lakh	5,900 (5,000+GST)

Processing Fees

2.0% + GST of the Loan Sanction Amount (Excluding IMD) for all loan products

Note:

- Above rates are effective for all new sanctions from 2nd May 2024 onwards
- In case of mixed appraised income loans, Applicant / Co-applicant whose appraised income is higher will be considered as main Income profile for the purpose of determining ROI
- P+C case will be 1% higher than the HL income profile rate
- Unsecured Loan (USL) / Other Secured Loan (OSL) for insurance to home loan customers will be 1% higher than the HL rate
- Top-up Loans rate for HL BT or Internal Top-up would be 2% higher than the base home loan rate