



Interest Rates on Home Loans

For Salaried Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 2.75% to Repo Rate + 3.10%	6.75% -7.10%p.a.
Fixed Rate	All Loan Amounts	12%

For Self Employed Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 2.90% to Repo Rate + 3.20%	6.90%-7.20% p.a.

Interest Rates on Asha Home Loans

For Salaried Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 6.05% to Repo Rate + 7.00%	10.05% - 11% p.a.

For Self Employed Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 6.30% to Repo Rate + 7.50%	10.30% - 11.50% p.a.

The interest rate for the customer shall depend on their credit assessment and the product variant