



Interest Rates on Home Loans

For Salaried Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 3.35% to Repo Rate + 4.00%	7.75% - 8.40% p.a.
Fixed Rate	All Loan Amounts	12%

For Self Employed Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 3.55% to Repo Rate + 4.15%	7.95% - 8.55% p.a.

Interest Rates on Asha Home Loans

For Salaried Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 5.65% to Repo Rate + 6.60%	10.05% - 11% p.a.

For Self Employed Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 5.90% to Repo Rate + 7.10%	10.30% - 11.50% p.a.

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