



Interest Rate on Home Loans

For Salaried Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 2.60% to Repo Rate + 2.90%	7.00% - 7.30% p.a.
Fixed Rate	All Loan Amounts	12%

For Self Employed Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 2.65% to Repo Rate + 2.95%	7.05% - 7.35% p.a.
Fixed Rate	All Loan Amounts	12%

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

Interest Rate on Asha Home Loans

For Salaried Individuals

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate	Repo Rate + 5.25% to Repo Rate + 7.00%	9.65% - 11.40% 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%	10.70% - 11.90% p.a.

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