

Interest Rate on Loan against Property

For Term Loans

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate- PSL Category	Repo Rate + 4.00% to Repo Rate + 4.10%	9.40% - 9.50% p.a.
Floating Rate- Non PSL Category	Repo Rate + 4.00% to Repo Rate + 4.15%	9.40% - 9.55% p.a.

For Overdraft Loans

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate- PSL Category	Repo Rate + 4.00% to Repo Rate + 4.15%	9.40% - 9.55% p.a.
Floating Rate- Non PSL Category	Repo Rate + 4.00% to Repo Rate + 4.20%	9.40% - 9.60% p.a.

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