



## 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%	8.40% - 8.50% p.a.
Floating Rate- Non PSL Category	Repo Rate + 4.00% to Repo Rate + 4.15%	8.40% - 8.55% p.a.

### For Overdraft Loans

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate- PSL Category	Repo Rate + 4.50% to Repo Rate + 4.95%	8.90% - 9.35% p.a.
Floating Rate- Non PSL Category	Repo Rate + 4.50% to Repo Rate + 4.95%	8.90% - 9.35% p.a.

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