

ROI GRID w.e.f. 01 April 2025 TILL FURTHER NOTICE

Home Loan (Fixed rate for entire tenure of the loan)

Loan amount	Main income Earner		PF + GST	Tenure in months		Login fee + GST	PDD charges + GST	Tranch visit fee + GST
	Cash Salaried	Self employed		Min	Max			
3.01 Lacs to 5 Lacs	22%		2.75%	36	240	2100	1000	250
5.01 Lacs - 7.5 lacs	NA	20%	2.75%	36	240	2500	1000	
7.51 lacs - 10 Lacs	NA	19%	2.25%	36	240	2500	1000	
10.01 Lacs and above	NA	18%	2.00%	36	240	5000	1000	
Home RENOVATION/expansion loan up to 3 - 5 lacs	23%		3.75%	36	240	2500	1000	
Home RENOVATION/expansion loan above 5.01 Lacs - 10 lacs	NA	21%	3.25%	36	240	5000	1000	

Loan against Property (Fixed rate for entire tenure of the loan)

Loan amount	Main income Earner		PF + GST	Tenure in months		Login fee + GST	PDD charges + GST	Tranch visit fee + GST
	Cash Salaried	Self employed		Min	Max			
3.01 Lacs to 5 Lacs	24%		3.75%	24	120	2100	1000	250
5.01 Lacs - 7.5 lacs	NA	22%	3.50%	24	180	2500	1000	
7.51 lacs - 10 Lacs	NA	21%	3.25%	24	180	2500	1000	
10.01 Lacs and above	NA	20%	3.00%	24	180	5000	1000	

In case of combination of income ,we will charge interest rate as per main income contributor or maximum income contributor (who so ever contribute > 50% of the overall income)

SENP means fixed place of business (counter business)