

ROI Chart

HOME LOAN OFFER (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.20
$\geq 750 < 800$	8.25
$\geq 700 < 750$	8.25
$\geq 650 < 700$	9.65
$\geq 600 < 650$	10.80
-1,0,1,2,3,4,5	9.25

HOME LOAN OFFER (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 850	8.25
$\geq 750 < 850$	8.35
$\geq 700 < 750$	8.45
$\geq 650 \& < 700$	9.75
-1,0,1,2,3,4,5	9.45

COMPOSITE HOME LOAN (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.20
$\geq 750 < 800$	8.25
$\geq 700 < 750$	8.25
$\geq 650 \& < 700$	9.65
$\geq 600 < 650$	10.80
-1,0,1,2,3,4,5	9.59

COMPOSITE HOME LOAN (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 850	8.25
$\geq 750 < 850$	8.35
$\geq 700 < 750$	8.45
$\geq 650 \& < 700$	9.75
-1,0,1,2,3,4,5	9.45

**The above-mentioned interest rates are linked to BPLR*

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HOME LOAN (FLOATING)- NRI- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.25
$\geq 750 < 800$	8.35
$\geq 700 < 750$	8.45
$\geq 650 \& < 700$	9.75
-1,0,1,2,3,4,5	9.35

COMPOSITE HOME LOAN (FLOATING)- NRI- Salaried Class

CIBIL	Offer ROI (%)
≥ 850	8.25
$\geq 750 < 850$	8.35
$\geq 700 < 750$	8.45
$\geq 650 \& < 700$	9.75
-1,0,1,2,3,4,5	9.35

BALANCE TRANSFER OFFER (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.25
$\geq 750 < 800$	8.30
$\geq 700 < 750$	8.40
$\geq 650 \& < 700$	8.60
$\geq 600 < 650$	8.80
-1,0,1,2,3,4,5	9.00

TOP UP OFFER WITH BT (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.40
$\geq 750 < 800$	8.50
$\geq 700 < 750$	8.60
$\geq 650 \& < 700$	8.65
$\geq 600 < 650$	8.90
-1,0,1,2,3,4,5	9.30

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BALANCE TRANSFER OFFER (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 850	8.40
$\geq 750 < 850$	8.45
$\geq 700 < 750$	8.50
$\geq 650 \text{ \& } < 700$	9.75

TOP UP OFFER WITH BT (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 850	8.55
$\geq 750 < 850$	8.65
$\geq 700 < 750$	8.75
$\geq 650 \text{ \& } < 700$	10.05

BALANCE TRANSFER OFFER (FLOATING)- NRI

CIBIL	Offer ROI (%)
≥ 800	8.25
$\geq 750 < 800$	8.35
$\geq 700 < 750$	8.45
$\geq 650 \text{ \& } < 700$	9.75

HOME LOAN FOR PENSIONER OFFER (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.20
$\geq 750 < 800$	8.25
$\geq 700 < 750$	8.25
$\geq 650 \text{ \& } < 700$	9.65
$\geq 600 < 650$	10.80
-1,0,1,2,3,4,5	9.25

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LAP OFFER (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	9.5
$\geq 750 < 800$	9.75
$\geq 700 < 750$	9.85
$\geq 650 \& < 700$	11.15
-1,0,1,2,3,4,5	9.95

LAP OFFER (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 850	9.85
$\geq 750 < 850$	9.95
$\geq 700 < 750$	10.15
$\geq 650 \& < 700$	11.25

EDUCATIONAL LOAN OFFER (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	9.45
$\geq 750 < 800$	9.50
$\geq 700 < 750$	9.60

EDUCATIONAL LOAN OFFER (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 850	9.60
$\geq 750 < 850$	9.70
$\geq 700 < 750$	9.90

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TOP UP OFFER 2024 WITH OUT BT (FLOATING)- Salaried Class (Existing Customer)

CIBIL	Offer ROI (%)
>= 800	9.70
>=750 < 800	9.75
>=700 < 750	9.85
>=650 & < 700	10.65

TOP UP OFFER 2024 WITH OUT BT (FLOATING)- SEP/SENP Class (Existing Customer)

CIBIL	Offer ROI (%)
>= 850	9.85
>=750 < 850	9.95
>=700 < 750	10.15
>=650 & < 700	10.75

BANKING SURROGATE HOME LOAN 2025

CIBIL	Offer ROI (%)
>= 850	9.75
>=750 < 850	9.85
>=700 < 750	10.05
>=650 & < 700	10.65
-1,0,1,2,3,4,5	10.35

BANKING SURROGATE COMPOSITE LOAN 2025

CIBIL	Offer ROI (%)
>= 850	9.95
>=750 < 850	10.05
>=700 < 750	10.25
>=650 & < 700	10.85
-1,0,1,2,3,4,5	10.55

LOW LTV SURROGATE 2025

CIBIL	Offer ROI (%)
>= 850	9.35
>=750 < 850	9.45
>=700 < 750	9.65
>=650 & < 700	10.25
-1,0,1,2,3,4,5	9.95

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