



GIC HOUSING FINANCE LTD.
YOUR ROAD TO A DREAM HOME

Interest Rate Range For (Q1 & Q2 FY2026-27)

Scheme	Min ROI	Max ROI	Avg ROI
Akshay Griha Varsha HL Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha HL Prime 2026 (IMGC)	8.45%	11.05%	9.32%
Akshay Griha Varsha Composite Loan Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha Salaried Composite Loan Prime 2026 (IMGC)	8.45%	11.05%	9.32%
Akshay Griha Varsha Balance Transfer Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha Balance Transfer Prime 2026 (IMGC)	8.45%	11.05%	9.32%
Akshay Griha Varsha Repairs/Extension Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha Repairs/Extension Prime 2026 (IMGC)	8.45%	11.05%	9.31%
Akshay Griha Varsha LAP Prime 2026	9.50%	12.10%	10.37%
Akshay Griha Varsha Top Up Prime 2026	8.70%	11.30%	9.57%
Akshay Griha Varsha Educational Loan Prime 2026	9.45%	10.00%	9.65%
Akshay Griha Varsha HL Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha HL Affordable 2026 (IMGC)	11.00%	12.45%	11.87%
Akshay Griha Varsha Top Up Affordable 2026	10.20%	12.80%	11.07%
Akshay Griha Varsha Educational Loan Affordable 2026	10.95%	11.50%	11.15%
Akshay Griha Varsha NRI HL Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha NRI Composite Loan Prime 2026	8.20%	10.80%	9.06%
Akshay Griha Varsha NRI Balance Transfer Prime 2026	8.20%	10.80%	9.06%
Akshay Griha Varsha NRI Repairs/Extension Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha NRI HL Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha NRI Composite Loan Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha NRI Balance Transfer Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha NRI Repairs/Extension Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha Pensioner HL Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha Pensioner HL Prime 2026 (IMGC)	8.45%	11.05%	9.32%
Akshay Griha Varsha Pensioner Composite Loan Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha Pensioner Composite Loan Prime 2026 (IMGC)	8.45%	11.05%	9.32%
Akshay Griha Varsha Pensioner Balance Transfer Prime 2026	8.20%	10.80%	9.07%
Akshay Griha Varsha Pensioner Balance Transfer Prime 2026 (IMGC)	8.45%	11.05%	9.32%
Akshay Griha Varsha Pensioner HL Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha Pensioner HL Affordable 2026 (IMGC)	9.95%	12.55%	10.82%
Akshay Griha Varsha Pensioner Composite Loan Affordable 2026	9.70%	12.30%	10.57%
Akshay Griha Varsha Low LTV Prime 2026	9.35%	10.80%	9.87%
Akshay Griha Varsha Low LTV Prime 2026 (IMGC)	9.60%	11.05%	10.12%
Akshay Griha Varsha Banking Surrogate Prime 2026	9.75%	11.20%	10.27%
Akshay Griha Varsha Banking Surrogate Prime 2026 (IMGC)	10.00%	11.45%	10.52%
Akshay Griha Varsha Low LTV Affordable 2026	10.85%	12.30%	11.37%
Akshay Griha Varsha Low LTV Affordable 2026 (IMGC)	11.10%	12.55%	11.62%
Akshay Griha Varsha S Banking Surrogate Affordable 2026	11.25%	12.70%	11.77%
Akshay Griha Varsha Banking Surrogate Affordable 2026 (IMGC)	11.50%	12.95%	12.02%
Akshay Griha Varsha SEP/SENP LAP Affordable 2026	11.25%	12.70%	11.77%
Akshay Griha Varsha Top Up Affordable 2026	10.45%	11.90%	10.97%