

# ROI Chart

## HOME LOAN OFFER (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.20
≥ 726 < 800	8.25
≥ 700 < 726	8.75
≥ 650 < 700	9.65
≥ 600 < 650	10.80
-1,0,1,2,3,4,5	8.75

## HOME LOAN OFFER (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 800	8.45
≥ 726 < 800	8.50
≥ 700 < 726	9.00
≥ 650 & < 700	9.90
-1,0,1,2,3,4,5	9.00

## COMPOSITE HOME LOAN (FLOATING)- Salaried Class

CIBIL	Offer ROI (%)
≥ 800	8.20
≥ 726 < 800	8.25
≥ 700 < 726	8.75
≥ 650 & < 700	9.65
≥ 600 < 650	10.80
-1,0,1,2,3,4,5	8.75

## COMPOSITE HOME LOAN (FLOATING)- SEP/SENP Class

CIBIL	Offer ROI (%)
≥ 800	8.45
≥ 726 < 800	8.50
≥ 700 < 726	9.00
≥ 650 & < 700	9.90
-1,0,1,2,3,4,5	9.00

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

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**HOME LOAN (FLOATING)- NRI- Salaried Class**

CIBIL	Offer ROI (%)
>= 800	8.20
>=726 < 800	8.25
>=700 < 726	8.75
>=650 & < 700	9.65
-1,0,1,2,3,4,5	8.75

**COMPOSITE HOME LOAN (FLOATING)- NRI- Salaried Class**

CIBIL	Offer ROI (%)
>= 800	8.20
>=726 < 800	8.25
>=700 < 726	8.75
>=650 & < 700	9.65
-1,0,1,2,3,4,5	8.75

**BALANCE TRANSFER OFFER (FLOATING)- Salaried Class**

CIBIL	Offer ROI (%)
>= 800	8.20
>=726 < 800	8.25
>=700 < 726	8.75
>=650 & < 700	9.65
>= 600 < 650	10.80
-1,0,1,2,3,4,5	8.75

**TOP UP OFFER WITH BT (FLOATING)- Salaried Class**

CIBIL	Offer ROI (%)
>= 800	8.70
>=726 < 800	8.75
>=700 < 726	9.25
>=650 & < 700	10.15
>= 600 < 650	11.30
-1,0,1,2,3,4,5	9.25

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**BALANCE TRANSFER OFFER (FLOATING)- SEP/SENP Class**

CIBIL	Offer ROI (%)
$\geq 800$	8.45
$\geq 726 < 800$	8.50
$\geq 700 < 726$	9.00
$\geq 650 \& < 700$	9.90

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

CIBIL	Offer ROI (%)
$\geq 800$	8.95
$\geq 726 < 800$	9.00
$\geq 700 < 726$	9.50
$\geq 650 \& < 700$	10.40

**BALANCE TRANSFER OFFER (FLOATING)- NRI**

CIBIL	Offer ROI (%)
$\geq 800$	8.20
$\geq 726 < 800$	8.25
$\geq 700 < 726$	8.75
$\geq 650 \& < 700$	9.65
-1,0,1,2,3,4,5	8.75

**HOME LOAN FOR PENSIONER OFFER (FLOATING)- Salaried Class**

CIBIL	Offer ROI (%)
$\geq 800$	8.20
$\geq 726 < 800$	8.25
$\geq 700 < 726$	8.75
$\geq 650 \& < 700$	9.65
$\geq 600 < 650$	10.80
-1,0,1,2,3,4,5	8.75

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**LAP OFFER (FLOATING)- Salaried Class**

CIBIL	Offer ROI (%)
$\geq 800$	<b>9.50</b>
$\geq 726 < 800$	<b>9.55</b>
$\geq 700 < 726$	<b>10.05</b>
$\geq 650 \& < 700$	<b>10.95</b>
-1,0,1,2,3,4,5	<b>10.05</b>

**LAP OFFER (FLOATING)- SEP/SENP Class**

CIBIL	Offer ROI (%)
$\geq 800$	<b>9.75</b>
$\geq 726 < 800$	<b>9.80</b>
$\geq 700 < 726$	<b>10.30</b>
$\geq 650 \& < 700$	<b>11.20</b>
-1,0,1,2,3,4,5	<b>10.30</b>

**EDUCATIONAL LOAN OFFER (FLOATING)- Salaried Class**

CIBIL	Offer ROI (%)
$\geq 800$	<b>9.45</b>
$\geq 726 < 800$	<b>9.50</b>
$\geq 700 < 726$	<b>10.00</b>

**EDUCATIONAL LOAN OFFER (FLOATING)- SEP/SENP Class**

CIBIL	Offer ROI (%)
$\geq 850$	<b>9.70</b>
$\geq 750 < 850$	<b>9.75</b>
$\geq 700 < 750$	<b>10.25</b>

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

<b>CIBIL</b>	<b>Offer ROI (%)</b>
>= 800	<b>8.70</b>
>=726 < 800	<b>8.75</b>
>=700 < 726	<b>9.25</b>
>=650 & < 700	<b>10.15</b>
>= 600 < 650	<b>11.30</b>
-1,0,1,2,3,4,5	<b>9.25</b>

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

<b>CIBIL</b>	<b>Offer ROI (%)</b>
>= 800	<b>8.95</b>
>=726 < 800	<b>9.00</b>
>=700 < 726	<b>9.50</b>
>=650 & < 700	<b>10.40</b>

**BANKING SURROGATE HOME LOAN 2025**

<b>CIBIL</b>	<b>Offer ROI (%)</b>
>= 800	<b>9.75</b>
>=726 < 800	<b>9.80</b>
>=700 < 726	<b>10.30</b>
>=650 & < 700	<b>11.20</b>
-1,0,1,2,3,4,5	<b>10.30</b>

**LOW LTV SURROGATE 2025**

<b>CIBIL</b>	<b>Offer ROI (%)</b>
>= 800	<b>9.35</b>
>=726 < 800	<b>9.40</b>
>=700 < 726	<b>9.90</b>
>=650 & < 700	<b>10.80</b>
-1,0,1,2,3,4,5	<b>9.90</b>

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