

Pricing Grid (w.e.f 9th April 2025)



For current RBI Policy Repo rates, please refer RBI website
Latest RBI Policy Repo rate with effect from 09th April 2025 is 6.00%

Home Loans		Loan Band	
Customer Profile	Up to Rs 30 Lakhs	Rs 30 Lakhs to Rs 75 Lakhs	Above Rs 75 lakhs
Salaried Borrower	Repo Rate + 2.20% to Repo Rate + 8.35%	Repo Rate + 2.20% to Repo Rate + 8.35%	Repo Rate+ 2.20% to Repo Rate + 8.35%
Self Employed Borrower	Repo Rate + 2.35% to Repo Rate + 8.75%	Repo Rate+ 2.35% to Repo Rate + 8.75%	Repo Rate+ 2.35% to Repo Rate + 8.75%
Processing Fees	2.00% or 15,000/- whichever is higher of Loan Amount*	2.00% or 15,000/- whichever is higher of Loan Amount*	2.00% or 15,000/- whichever is higher of Loan Amount*
Franking		As per Actual	

Above mentioned rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile Segments, Customer Assessmenr, & Product variant etc.

Loan Against Property		CIBIL Band		
Customer Profile	CMR 1 - 3 or CIBIL >=740	CMR 4 - 6 or CIBIL 700 to 740	CMR 7 - 10 or CIBIL <700	
Loan Against Property (Floating Rate)	Repo Rate + 3.50% to Repo Rate + 6.20%	Repo Rate+ 3.65% to Repo Rate + 6.35%	Repo Rate + 3.75% to Repo Rate + 6.45%	
Processing Fees	1.25% of Loan Amount *	1.25% of Loan Amount *	1.25% of Loan Amount *	
Franking		As per Actual		

Above mentioned rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile Segments, Customer Assessmenr, & Product variant etc.

Small Loan Against Property		CIBIL Band		
Customer Profile	CMR 1 - 3 or CIBIL >=740	CMR 4 - 6 or CIBIL 700 to 740	CMR 7 - 10 or CIBIL <700	
Loan Against Property (Floating Rate)	Repo Rate + 4.10% to Repo Rate + 8.85%	Repo Rate+ 4.25% to Repo Rate + 9.00%	Repo Rate + 4.35% to Repo Rate + 9.10%	
Processing Fees	2.50% of Loan Amount *	2.50% of Loan Amount *	2.50% of Loan Amount *	
Franking		As per Actual		

Above mentioned rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile Segments, Customer Assessmenr, & Product variant etc.

Micro Loan Against Property		CIBIL Band		
Customer Profile	CMR 1 - 3 or CIBIL >=740	CMR 4 - 6 or CIBIL 700 to 740	CMR 7 - 10 or CIBIL <700	
Loan Against Property (Floating Rate)	Repo Rate + 7.00% to Repo Rate + 11.75%	Repo Rate+ 7.25% to Repo Rate + 12.00%	Repo Rate + 7.50% to Repo Rate + 12.25%	
Processing Fees	2.50% of Loan Amount *	2.50% of Loan Amount *	2.50% of Loan Amount *	
Franking		As per Actual		

Above mentioned rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile Segments, Customer Assessmenr, & Product variant etc.

Education Loans		CIBIL Band		
Customer Profile	CIBIL >=740	CIBIL >=711 & < 739 OR 1,0	CIBIL <711	
Education Loans (Floating Rate)	Repo Rate + 3.25% to Repo Rate + 8.75%	Repo Rate+ 3.30% to Repo Rate + 8.85%	Repo Rate + 3.35% to Repo Rate + 9.00%	
Processing Fees	2.00% of Loan Amount *	2.00% of Loan Amount *	2.00% of Loan Amount *	
Franking		As per Actual		

Above mentioned rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile Segments, Customer Assessmenr, & Product variant etc.

Business Banking Group		CIBIL Band		
Customer Profile	CMR 1 - 3 or CIBIL >=740	CMR 4 - 6 or CIBIL 700 to 740	CMR 7 - 10 or CIBIL <700	
Business Banking Group	Repo Rate + 6.08%	Repo Rate + 6.23%	Repo Rate + 6.58%	
Processing Fees	1.25% of Loan Amount *	1.25% of Loan Amount *	1.25% of Loan Amount *	
Franking	As per Actual			

Above mentioned rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile Segments, Customer Assessmenr, & Product variant etc.

Small Business Loans	Rate	Processing Fee
Loan Amount < 5 Lacs	26.00%	Not Applicable
Ticket Size >=5 Lacs	22.50%	3% of Loan Amount *
MCA (Ticket Size <= 5 Lakhs)	25.00%	3% of Loan Amount *
MCA (Ticket Size > 5 Lakhs & <15 Lakhs)	21.50%	3% of Loan Amount *
Small BIL Doctor	20.00%	3% of Loan Amount *

Business Loans	Rate	Processing Fee
Business Loan up to Rs. 25 Lacs	20.50%	3% of Loan Amount *
Business Loan >Rs.25 Lacs up to Rs.35 Lacs	19.50%	2.5% of Loan Amount *
Business Loan > Rs.35 Lacs	18.50%	2.5% of Loan Amount *
Business Loan MCA (> Rs.15 Lakhs)	21.00%	3% of Loan Amount *
Business Loans Doctor	17.50%	2% of Loan Amount *

Loan Against Gold Ornaments	Rate	Processing Fee	Franking
Rs 25001 to max upto 25 lakhs	Upto 15.50%	For loan amount between Rs 25001 to Rs. 2 Lacs - Rs.300* For loan amount above Rs. 2 Lacs Rs.600*	As per actual

Small Ticket Secured and Unsecured Business Loans	Loans Rate	Women Loans Rate	Processing Fee	Franking
Unsecured Loans (upto Rs 5 Lacs)				
upto 2.50 lacs	19.60%	18.50%	Not Applicable	
2.51 lacs to 5.00 lacs	19.00%	18.00%	Not Applicable	As per actual
MSE Loans				
upto 2.50 lacs	19.60%	18.50%	Not Applicable	
2.51 lacs to 5.00 lacs	19.00%	18.00%	Not Applicable	
5.01 lacs to 10.00 lacs	18.50%	17.50%	3.5% of Loan Amount*	
Secured Loans - Liquid Collateral & Property				
5.01 lacs to 10.00 lacs	18.50%	17.50%	3.5% of Loan Amount*	
10.01 lacs to 15.00 lacs	18.50%	17.50%	3.5% of Loan Amount*	
15.01 lacs to 20.00 lacs	18.50%	17.50%	3.0% of Loan Amount*	
25.01 lacs to 35.00 lacs (Top-Up)	18.50%	17.50%	3.0% of Loan Amount*	
25.01 lacs to 35.00 lacs (Micro LAP)	18.50%	17.50%	3.0% of Loan Amount*	

For Business Banking Group, Processing Fee of Rs.7500 * to be collected upfront along with application at the login stage

Above mentioned interest rates & Processing Fee will vary basis various parameters such as the Bureau Score, Profile, Segments,etc.

For Loan Against Gold ornaments, valuation charges will be applicable.

Loan Against Gold ornaments is available in selected RBL branches only

For floating rate loans - In the event of change in the External Benchmark Rate, customer shall have an option to enhance/reduce the EMI, elongate/reduce the tenure, or both. Also, there is an option to prepay

* All applicable taxes extra

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