

Rate of Interest on Various type of Loans – A Ready Reckoner
(Updated as on 01st Jun 2026)

Minimum Lending Rate (MLR) as on 01st Feb 2026 – 9.90% p.a

A. RATE OF INTEREST FOR GENERAL SCHEMES

1. Home Loans (floating rate) – Purchase including re-purchase/Construction/takeover (Home) loans

Income Source	Loan amount			
	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & Upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	9.90% (MLR + 0 bps)	10.05% (MLR + 15 bps)	10.20% (MLR + 30 bps)	10.40% (MLR + 50 bps)
Non Documented	10.90% (MLR + 100 bps)	11.05% (MLR + 115 bps)	11.20% (MLR + 130 bps)	11.40% (MLR + 150 bps)

2. Repairs and renovation/Home Improvement loan (floating rate)

Income Source	Loan amount			
	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	10.90% (MLR + 100 bps)	11.05% (MLR + 115 bps)	11.20% (MLR + 130 bps)	11.40% (MLR + 150 bps)
Non Documented	11.90% (MLR + 200 bps)	12.05% (MLR + 215 bps)	12.20% (MLR + 230 bps)	12.40% (MLR + 250 bps)

3. Composite Loans (Purchase of vacant plot and residential construction thereon) (floating rate)

Income Source	Loan amount			
	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	10.40% (MLR + 50 bps)	10.55% (MLR + 65 bps)	10.70% (MLR + 80 bps)	10.90% (MLR + 100 bps)
Non Documented	11.40% (MLR + 150 bps)	11.55% (MLR + 165 bps)	11.70% (MLR + 180 bps)	11.90% (MLR + 200 bps)

4. CRE – Commercial Real estate (residential housing) loans (floating rate)

- a) Multi-tenements ***with 3 and up to 5*** dwelling units,

- b) Mixed usage properties i.e. residential cum commercial structure with usage for commercial purpose is **more** than the residential purpose &
c) Loans for **third dwelling unit** onwards and **up to 5th dwelling units** for individuals

Loan amount				
Income Source	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	10.40% (MLR + 50 bps)	10.55% (MLR + 65 bps)	10.70% (MLR + 80 bps)	10.90% (MLR + 100 bps)
Non Documented	11.40% (MLR + 150 bps)	11.55% (MLR + 165 bps)	11.70% (MLR + 180 bps)	11.90% (MLR + 200 bps)

5. Vacant plot loans (floating rate)

Loan amount				
Income Source	Upto Rs 30.00 Lakhs	Above Rs 30.00 Lacs & upto Rs 75.00 Lacs	Above Rs 75.00 lakhs & Upto Rs 150.00 Lacs	Above Rs 150.00 Lacs
Documented	11.90% (MLR + 200 bps)	12.05% (MLR + 215 bps)	12.20% (MLR + 230 bps)	12.40% (MLR + 250 bps)
Non Documented	12.90% (MLR + 300 bps)	13.05% (MLR + 315 bps)	13.20% (MLR + 330 bps)	13.40% (MLR + 350 bps)

6. Non-Housing Loans - Prosperity Loans/Home Equity/Mortgage Loan/Loan against Property and Commercial Loans (floating rate)

Documented Income	Non Documented income
13.40% (MLR + 350 bps)	14.90% (MLR + 500 bps)

REPCO HOME 25

CIBIL Score of Main Income Earner	Home Loans
750 & Above	MLR – 1.15% (Presently 8.75% P.a)
Above 700 & Up to 749	700-749: MLR-0.75%, (Presently 9.15% P.a)

(Upto June 2026)