

Mortgage Loans: Indicative Rates updated as on 01st January 2012*

Rate Type	Product	<=25 lacs	25 to 75 lacs	75 lacs to 1.5 cr	1.5 cr plus
	Home Loan	Rates	Rates	Rates	Rates
Variable	Home Loan - Normal	10.40%	10.75%	11.00%	11.25%
	HomeSaver	10.70%	11.00%	11.25%	11.50%
	Home Loan - High Equity	11.75%	11.75%	12.00%	12.25%

Rate Type	Product	Rates
	Loan Against Property (up to INR 1cr.)	Rates
Variable	Loan Against - Property	12.75%
	HomeSaver	12.75%

Semi Fixed for One Year**

Rate Type	Product	<=25 lacs	25 to 75 lacs	75 lacs to 1.5 cr	1.5 cr plus
	Home Loan	Rates	Rates	Rates	Rates
Semi Fixed	Home Loan - Normal	10.40%	10.75%	11.00%	11.25%
	HomeSaver	10.70%	11.00%	11.25%	11.50%
	Home Loan - High Equity	11.75%	11.75%	12.00%	12.25%

Rate Type	Product	Rates
	Loan Against Property (up to INR 1cr.)	Rates
Semi Fixed	Loan Against - Property	12.75%
	HomeSaver	12.75%

*The above rates are subject to revision from time to time.

**From the 13th month the applicable rate would be base rate + on boarding margin.