

SI No.	Scheme	Minimum Rate of Interest (in %)	Maximum Rate of Interest (in %)
1	Apna ghar purchase-ready property	13%	16%
2	Apna ghar purchase - Under construction	13%	16%
3	Apna ghar purchase - Resale purchase	13%	16%
4	Apna ghar Purchase- Premium	11%	11%
5	Apna ghar Nirman- Premium	11%	11%
6	Apna ghar Nirman	13%	16%
7	Construction for House -ML	22%	22%
8	Vyapar Plus	18%	22%
9	Commercial Property LAP	18%	22%
10	Commercial Property Purchase	18%	22%
11	Micro Lap	22%	22%
12	Salary LAP	16.5%	16.5%
13	Home Loan Balance transfer	13%	16%
14	LAP Balance Transfer	18%	22%
15	MA-Visthar	13%	16%
16	Construction for Extension -ML	22%	22%
17	MA Unnathi	13%	16%
18	Construction For Improvement - ML	22%	22%
19	HL Top Up	The rate of interest to be charged shall be 200 basis points (2%) over and above the rate of the existing loan.	
20	Lap Top Up		
21	ML HL Top Up		
22	ML LAP Top up		
23	SPECIAL TOPUP	Existing Rate	New Rate
		<=14%	Same ROI
		>14% to < 16%	14%
		16% to 20%	Existing rate Minus 2%
		Above 20%	Existing rate Minus 3%