

Sl 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	13%		16%
5	Apna ghar Nirman- Premium	13%		16%
6	Apna ghar Nirman	13%		16%
7	Construction for House -ML	18%		20%
8	Vyapar Plus	16%		18%
9	Commercial Property LAP	16%		18%
10	Commercial Property Purchase	16%		18%
11	Micro Lap	18%		20%
12	Salary LAP	16%		18%
13	Home Loan Balance transfer	13%		16%
14	LAP Balance Transfer	16%		18%
15	MA-Visthar	13%		16%
16	Construction for Extension -ML	18%		20%
17	MA Unnathi	13%		16%
18	Construction For Improvement - ML	18%		20%
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%	