

**NOTICE ON REVISION OF RATE OF INTEREST ON ALL LOANS WEF 01/09/2018**

**1. Individual Housing Loan (201)**

SALARIED & PROFESSIONALS	
Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
8.95	<b>9.20</b>	<b>9.50</b>	<b>10.00</b>
<b>9.00</b>	<b>9.30</b>	<b>9.65</b>	<b>10.25</b>
<b>9.50</b>	<b>9.85</b>	<b>10.25</b>	10.95

SE & NP	
Sl. No.	Loan amount / risk rating
1	₹. 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.45	<b>9.70</b>	<b>10.00</b>	<b>10.50</b>
<b>9.60</b>	<b>9.90</b>	<b>10.25</b>	<b>10.85</b>
<b>10.25</b>	<b>10.60</b>	<b>11.00</b>	<b>11.70</b>

**2. Composite Housing Loan (226):**

a) Composite Housing Loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale:

SALARIED & PROFESSIONALS	
Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
<b>9.20</b>	<b>9.45</b>	<b>9.75</b>	<b>10.25</b>
<b>9.25</b>	<b>9.55</b>	<b>9.90</b>	<b>10.50</b>
<b>9.75</b>	<b>10.10</b>	10.50	<b>11.20</b>

SE & NP	
Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
<b>9.70</b>	<b>9.95</b>	<b>10.25</b>	<b>10.75</b>
<b>9.85</b>	<b>10.15</b>	<b>10.50</b>	<b>11.10</b>
<b>10.50</b>	<b>10.85</b>	<b>11.25</b>	11.95

**b) Composite Housing Loan on sites situated in approved private layouts including second sale:**

**SALARIED & PROFESSIONALS**

Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.95	10.20	10.50	11.00
10.00	10.30	10.65	11.25
10.50	10.85	11.25	11.95

**SE & NP**

Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.45	10.70	11.00	11.50
10.60	10.90	11.25	11.85
11.25	11.60	12.00	12.70

**3. IHL - Super \* (231)**

**SALARIED & PROFESSIONALS**

Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.70	9.95	10.25	10.75
9.75	10.05	10.40	11.00
10.25	10.60	11.00	11.70

**SE & NP**

Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.20	10.45	10.75	11.25
10.35	10.65	11.00	11.60
11.00	11.35	11.75	12.45

\*ROI fixed for 3 years

**4. Commercial Housing loans (225)**

3rd and 4th unit	SALARIED & PROFESSIONALS
Purchase / construction of house	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
Above ₹.30 lac	
Above ₹.75 lac	

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.45	9.70	10.00	10.50
9.50	9.80	10.15	10.75
10.00	10.35	10.75	11.45

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.95	10.20	10.50	11.00
10.10	10.40	10.75	11.35
10.75	11.10	11.50	12.20

3rd and 4th unit	SALARIED & PROFESSIONALS
Commercial Housing Loan (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	<b>SE &amp; NP</b>
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.70	<b>9.95</b>	10.25	10.75
9.75	<b>10.05</b>	10.40	11.00
10.25	<b>10.60</b>	11.00	11.70

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.20	<b>10.45</b>	10.75	11.25
10.35	<b>10.65</b>	11.00	11.60
11.00	<b>11.35</b>	11.75	12.45

3rd and 4th unit	SALARIED & PROFESSIONALS
Commercial Housing Loan (Composite housing loan on site situated in approved private layouts including second sale )	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	<b>SE &amp; NP</b>
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.45	<b>10.70</b>	11.00	11.50
10.50	<b>10.80</b>	11.15	11.75
11.00	<b>11.35</b>	11.75	12.45

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.95	<b>11.20</b>	11.50	12.00
11.10	<b>11.40</b>	11.75	12.35
11.75	<b>12.10</b>	12.50	13.20

3rd and 4th unit	SALARIED & PROFESSIONALS
Purchase / construction of house (IHL Super) *ROI fixed for 3 years	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	<b>SE &amp; NP</b>
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.20	<b>10.45</b>	10.75	11.25
10.25	<b>10.55</b>	10.90	11.50
10.75	<b>11.10</b>	11.50	12.20

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.70	<b>10.95</b>	11.25	11.75
10.85	<b>11.15</b>	11.50	12.10
11.50	<b>11.85</b>	12.25	12.95

5th unit onwards	SALARIED & PROFESSIONALS
Purchase/ constrcution of house	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	<b>SE &amp; NP</b>
	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.45	<b>10.70</b>	11.00	11.50
10.50	<b>10.80</b>	11.15	11.75
11.00	<b>11.35</b>	11.75	12.45

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.95	<b>11.20</b>	11.50	12.00
11.10	<b>11.40</b>	11.75	12.35
11.75	<b>12.10</b>	12.50	13.20

5th unit onwards	SALARIED & PROFESSIONALS
Commercial Housing Loan (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	<b>SE &amp; NP</b>
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.70	<b>10.95</b>	11.25	11.75
10.75	<b>11.05</b>	11.40	12.00
11.25	<b>11.60</b>	12.00	12.70

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
11.20	<b>11.45</b>	11.75	12.25
11.35	<b>11.65</b>	12.00	12.60
12.00	<b>12.35</b>	12.75	13.45

5th unit onwards	SALARIED & PROFESSIONALS
Commercial Housing Loan (Composite housing loan on site situated in approved private layouts including second sale)	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	<b>SE &amp; NP</b>
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
11.45	<b>11.70</b>	12.00	12.50
11.50	<b>11.80</b>	12.15	12.75
12.00	<b>12.35</b>	12.75	13.45

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
11.95	<b>12.20</b>	12.50	13.00
12.10	<b>12.40</b>	12.75	13.35
12.75	<b>13.10</b>	13.50	14.20

5th unit onwards	SALARIED & PROFESSIONALS
Purchase / construction of house (IHL Super) *ROI fixed for 3 years	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac
	Above ₹ 75 lac
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
Above ₹.30 lac	
Above ₹.75 lac	

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
11.20	11.45	11.75	12.25
11.25	11.55	11.90	12.50
11.75	12.10	12.50	13.20

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
11.70	11.95	12.25	12.75
11.85	12.15	12.50	13.10
12.50	12.85	13.25	13.95

## 5. IHL - Cash Salary (Max Loan upto Rs. 10 Lakh)

SALARIED ONLY	
Purpose / risk rating	
1. Construction of house on own land / Purchase of flat	
2. Composite (purchase of Site & Construction thereon)	2.1. Site in layouts developed by Govt. Dev. Agencies including second sale:
	2.2. Site in approved private layouts including second sale:

ROI (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.95	10.20	10.50	11.00
10.20	10.45	10.75	11.25
10.95	11.20	11.50	12.00

## 6. SITE LOANS

### 6. 1. Site loans (203): Loans for sites in layouts developed by Govt. Dev. Agencies including Second sale

SALARIED & PROFESSIONALS	
Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
9.70	9.95	10.25	10.75
9.75	10.05	10.40	11.00
10.25	10.60	11.00	11.70

SE & NP	
Sl. No.	Loan amount / risk rating
1	₹ 30 lac & below
2	Above ₹ 30 lac to ₹ 75 lac.
3	Above ₹ 75 lac

REVISED (w.e.f. 01/09/18)			
S1	S2+	S2	S3
10.20	10.45	10.75	11.25
10.35	10.65	11.00	11.60
11.00	11.35	11.75	12.45

**6.2. Site loans (204): Loans for sites in approved private layouts/site purchase from private parties :**

<b>SALARIED &amp; PROFESSIONALS</b>		<b>REVISED (w.e.f. 01/09/18)</b>			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	<b>11.45</b>	<b>11.70</b>	<b>12.00</b>	<b>12.50</b>
2	Above ₹ 30 lac to ₹ 75 lac.	<b>11.50</b>	<b>11.80</b>	<b>12.15</b>	<b>12.75</b>
3	Above ₹ 75 lac	<b>12.00</b>	<b>12.35</b>	<b>12.75</b>	<b>13.45</b>

<b>SE &amp; NP</b>		<b>REVISED (w.e.f. 01/09/18)</b>			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	<b>11.95</b>	<b>12.20</b>	<b>12.50</b>	<b>13.00</b>
2	Above ₹ 30 lac to ₹ 75 lac.	<b>12.10</b>	<b>12.40</b>	<b>12.75</b>	<b>13.35</b>
3	Above ₹ 75 lac	<b>12.75</b>	<b>13.10</b>	<b>13.50</b>	<b>14.20</b>

**7. Other Non-housing loans**

<b>SALARIED &amp; PROFESSIONALS</b>		<b>REVISED (w.e.f. 01/09/18)</b>			
Sl. No.	Product / risk rating	S1	S2+	S2	S3
1	Mortgage loans (205)/ Flexi LAP (222)	<b>11.25</b>	<b>11.50</b>	<b>11.75</b>	<b>12.25</b>
2	Loan against commercial properties (209)	<b>11.50</b>	<b>11.75</b>	<b>12.00</b>	<b>12.50</b>
3	Personal loans (220)	<b>11.00</b>	<b>11.25</b>	<b>11.50</b>	<b>12.00</b>

<b>SE &amp; NP</b>		<b>REVISED (w.e.f. 01/09/18)</b>			
Sl. No.	Product / risk rating	S1	S2+	S2	S3
1	Mortgage loans (205)/ Flexi LAP (222)	<b>11.75</b>	<b>12.00</b>	<b>12.25</b>	<b>12.75</b>
2	Loan against commercial properties (209)	<b>12.00</b>	<b>12.25</b>	<b>12.50</b>	<b>13.00</b>
3	Personal loans (220)	<b>11.50</b>	<b>11.75</b>	<b>12.00</b>	<b>12.50</b>

## 8. Other loans

Product No.	Loan Product	REVISED (01/09/18)
206	<b>Builder loan</b>	<b>13.50</b>
	<b>Builder loan for affordable Houses</b>	<b>12.50</b>
207	<b>Line of Credit (LOC)</b>	11.75
208	<b>Loans against Rent Receivables (LRR)</b>	
	Registered lease deed with MNC's/Govt. agencies/PSU/Banks	<b>10.75</b>
	Registered lease deed with other organizations /firms of repute	<b>11.75</b>
227	<b>Special Urban Housing Refinance Scheme (SUHRS)- Direct</b>	No change
228	<b>Special Urban Housing Refinance Scheme (SUHRS)- Indirect</b>	No change
235	<b>CFHL Top Up loan</b>	Applicable IHL/CHL/Comp Loan plus <b>0.25%</b> - Floating
236	<b>CFHL Nishchint-Loan for pensioners</b>	10.00

Note: For women beneficiaries for loans up to ₹25.00 lac in metro/urban centres, Naval/ Airforce/ Defence personnel (both in service and retired) and physically challenged persons 0.05% concession in applicable rate of interest (ROI) for one year will be given.

For all the above loans:

- Interest will be charged on daily diminishing balance with interest at monthly rest.
- For details of other charges applicable to all loans, please refer MITC and FPC (Most Important Terms and Conditions and Fair Practice Code) appearing in the company web site in the home page and announcements.
- For further details, contact nearest Branch.
- All the existing borrowers who wish to avail the benefit, if any in ROI, may contact the Branch.