

**NOTICE ON REVISION OF RATE OF INTEREST ON ALL LOANS W.E.F 21/09/2020**

1. Individual Housing Loan (201), Flats under Construction TPA (239), CLSS - LIG/ EWS (230), CLSS - MIG (232), \*Affordable Housing Loan -Rural [AHL- R] (241) & 6. \*Affordable Housing Loan -Rural [AHL- U] (242)

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	7.95	8.20	8.45	9.20
2	Above ₹ 30 lac to ₹ 75 lac.	8.25	8.50	8.75	9.50
3	Above ₹ 75 lac	8.50	8.75	9.00	9.50

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹. 30 lac & below	8.45	8.70	8.95	9.70
2	Above ₹ 30 lac to ₹ 75 lac.	8.75	9.00	9.25	10.00
3	Above ₹ 75 lac	9.00	9.25	9.50	10.00

\* On receipt of refinance from NHB, ROI shall be revised prospectively based on the NHB refinance rate. Customers with S3 risk rating are not eligible for loan under the scheme.

2. Composite Housing Loan :

- a) Composite Housing Loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale (238):

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	8.20	8.45	8.70	9.45
2	Above ₹ 30 lac to ₹ 75 lac.	8.50	8.75	9.00	9.75
3	Above ₹ 75 lac	8.75	9.00	9.25	9.75

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	8.70	8.95	9.20	9.95
2	Above ₹ 30 lac to ₹ 75 lac.	9.00	9.25	9.50	10.25
3	Above ₹ 75 lac	9.25	9.50	9.75	10.25

- b) Composite Housing Loan on sites situated in approved private layouts including second sale (226):

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	8.95	9.20	9.45	10.20
2	Above ₹ 30 lac to ₹ 75 lac.	9.25	9.50	9.75	10.50
3	Above ₹ 75 lac	9.50	9.75	10.00	10.50

b) Composite Housing Loan on sites situated in approved private layouts including second sale (226):

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	9.45	9.70	9.95	10.70
2	Above ₹ 30 lac to ₹ 75 lac.	9.75	10.00	10.25	11.00
3	Above ₹ 75 lac	10.00	10.25	10.50	11.00

3. Commercial Housing loans

3rd and 4th unit - SALARIED & PROFESSIONALS		Rate of Interest			
Purchase/construction/repair and renovation of house (225)	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 30 lac & below	8.05	8.30	8.55	9.30
	Above ₹ 30 lac	8.35	8.60	8.85	9.60
	Above ₹ 75 lac	8.60	8.85	9.10	9.60

3rd and 4th unit - SE & NP		Rate of Interest			
Purchase/construction/repair and renovation of house (225)	Loan amount / risk rating	S1	S2+	S2	S3
	₹.30 lac & below	8.55	8.80	9.05	9.80
	Above ₹.30 lac	8.85	9.10	9.35	10.10
	Above ₹.75 lac	9.10	9.35	9.60	10.10

3rd and 4th unit - SALARIED & PROFESSIONALS		Rate of Interest			
Commercial Housing Loan (238) (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 30 lac & below	8.30	8.55	8.80	9.55
	Above ₹ 30 lac	8.60	8.85	9.10	9.85
	Above ₹ 75 lac	8.85	9.10	9.35	9.85

3rd and 4th unit - SE & NP		Rate of Interest			
Commercial Housing Loan (238) (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	Loan amount / risk rating	S1	S2+	S2	S3
	₹.30 lac & below	8.80	9.05	9.30	10.05
	Above ₹.30 lac	9.10	9.35	9.60	10.35
	Above ₹.75 lac	9.35	9.60	9.85	10.35

3rd and 4th unit - SALARIED & PROFESSIONALS		Rate of Interest			
Commercial Housing Loan (226) (Composite housing loan on site situated in approved private layouts including second sale)	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 30 lac & below	9.05	9.30	9.55	10.30
	Above ₹ 30 lac	9.35	9.60	9.85	10.60
	Above ₹ 75 lac	9.60	9.85	10.10	10.60

3rd and 4th unit - SE & NP		Rate of Interest			
Commercial Housing Loan (226) (Composite housing loan on site situated in approved private layouts including second sale)	Loan amount / risk rating	S1	S2+	S2	S3
	₹.30 lac & below	9.55	9.80	10.05	10.80
	Above ₹.30 lac	9.85	10.10	10.35	11.10
	Above ₹.75 lac	10.10	10.35	10.60	11.10

### 3. Commercial Housing loans

5th unit onwards - SALARIED & PROFESSIONALS		Rate of Interest			
Purchase/construction/repair and renovation of house (225)	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 30 lac & below	8.10	8.35	8.60	9.35
	Above ₹ 30 lac	8.40	8.65	8.90	9.65
	Above ₹ 75 lac	8.65	8.90	9.15	9.65

5th unit onwards - SE & NP		Rate of Interest			
Purchase/construction/repair and renovation of house (225)	Loan amount / risk rating	S1	S2+	S2	S3
	₹.30 lac & below	8.60	8.85	9.10	9.85
	Above ₹.30 lac	8.90	9.15	9.40	10.15
	Above ₹.75 lac	9.15	9.40	9.65	10.15

5th unit onwards - SALARIED & PROFESSIONALS		Rate of Interest			
Commercial Housing Loan (238) (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 30 lac & below	8.35	8.60	8.85	9.60
	Above ₹ 30 lac	8.65	8.90	9.15	9.90
	Above ₹ 75 lac	8.90	9.15	9.40	9.90

5th unit onwards - SE & NP		Rate of Interest			
Commercial Housing Loan (238) (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	Loan amount / risk rating	S1	S2+	S2	S3
	₹.30 lac & below	8.85	9.10	9.35	10.10
	Above ₹.30 lac	9.15	9.40	9.65	10.40
	Above ₹.75 lac	9.40	9.65	9.90	10.40

5th unit onwards - SALARIED & PROFESSIONALS		Rate of Interest			
Commercial Housing Loan (226) (Composite housing loan on site situated in approved private layouts including second sale )	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 30 lac & below	9.10	9.35	9.60	10.35
	Above ₹ 30 lac	9.40	9.65	9.90	10.65
	Above ₹ 75 lac	9.65	9.90	10.15	10.65

5th unit onwards - SE & NP		Rate of Interest			
Commercial Housing Loan (226) (Composite housing loan on site situated in approved private layouts including second sale )	Loan amount / risk rating	S1	S2+	S2	S3
	₹.30 lac & below	9.60	9.85	10.10	10.85
	Above ₹.30 lac	9.90	10.15	10.40	11.15
	Above ₹.75 lac	10.15	10.40	10.65	11.15

### 4. IHL - Cash Salary (240) - Max Loan upto Rs. 10 Lakh

SALARIED ONLY		Rate of Interest			
Sl. No.	Purpose / risk rating	S1	S2+	S2	S3
1	Construction of house on own land /Purchase of flat	9.75	10.00	10.25	11.00
2	Composite (Purchase of Site & Construction thereon)				
2.1	Site in layouts developed by Govt. Dev. Agencies including second sale	10.00	10.25	10.50	11.25
2.2	Site in approved private layouts including second sale	10.75	11.00	11.25	12.00

## 5. SITE LOANS

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

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	9.00	9.25	9.50	10.25
2	Above ₹ 30 lac to ₹ 75 lac.	9.50	9.75	10.00	10.75
3	Above ₹ 75 lac	9.75	10.00	10.25	10.75

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	9.50	9.75	10.00	10.75
2	Above ₹ 30 lac to ₹ 75 lac.	10.00	10.25	10.50	11.25
3	Above ₹ 75 lac	10.25	10.50	10.75	11.25

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

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	10.00	10.25	10.50	11.25
2	Above ₹ 30 lac to ₹ 75 lac.	10.50	10.75	11.00	11.75
3	Above ₹ 75 lac	11.00	11.25	11.50	12.00

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 30 lac & below	10.50	10.75	11.00	11.75
2	Above ₹ 30 lac to ₹ 75 lac.	11.00	11.25	11.50	12.25
3	Above ₹ 75 lac	11.50	11.75	12.00	12.50

## 6. Other Non-housing loans

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Product / risk rating	S1	S2+	S2	S3
1	Mortgage loans (205)/ Flexi LAP (222)	10.50	10.75	11.00	11.50
2	Loan against commercial properties (209)	10.75	11.00	11.25	11.75
3	Personal loans (220)	9.75	10.00	10.25	10.75

SE & NP		Rate of Interest			
Sl. No.	Product / risk rating	S1	S2+	S2	S3
1	Mortgage loans (205)/ Flexi LAP (222)	11.00	11.25	11.50	12.00
2	Loan against commercial properties (209)	11.25	11.50	11.75	12.25
3	Personal loans (220)	10.25	10.50	10.75	11.25

## 7. Other loans

Sl. No.	Loan Product	Rate of Interest
1	Builder loan (206)	13.25
	Builder loan for affordable Houses (206)	12.25
2	Line of Credit (LOC) (207)	11.50

Sl. No.	Loan Product	Rate of Interest
3	<b>Loans against Rent Receivables (LRR)</b>	
	Registered lease deed with MNC's/Govt. agencies/PSU/Banks	9.75
	Registered lease deed with other organizations /firms of repute	10.75
4	Special Urban Housing Refinance Scheme (SUHRS)-Direct (227)	10.75
5	Special Urban Housing Refinance Scheme (SUHRS)-Indirect (228)	11.75
6	CFHL Top-up Loan (235)	Applicable IHL/CHL/Comp Loan plus 0.25%
7	CFHL Nishchint-Loan for pensioners (236)	9.20
8	I-Secure loan (243)	Prevailing card ROI under respective loan product plus 0.50%.

**Note:**

1. 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. \* Conditions apply
2. All loan accounts which are due for reset on or after 01/10/2020.
3. Existing borrowers can avail the benefit of reduced ROI by remitting applicable IAC. In case of loan sanctioned before 01/04/2017, borrowers have an option to avail the benefit of reduced ROI by remitting applicable IAC along with the link letter in the prescribed format.
4. For details of other charges applicable to all loans, please refer MITC and FPC (Most Important Terms and Conditions and Fair Practice Code) available in the company website.

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