

### **Revision in Rate of interest on loans w.e.f. 01/11/17**

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

Sl. No.	Loan amount / risk rating	ROI (floating)- Salaried & Professionals		
		S1	S2	S3
1	₹ 30 lac & below	8.50	<b>9.25</b>	10.00
2	Above ₹ 30 lac to ₹ 75 lac.	8.75	<b>9.50</b>	10.25
3	Above ₹ 75 lac	9.50	9.75	<b>10.50</b>

Sl. No.	Loan amount / risk rating	ROI (floating)- Self-employed and Non-Professionals		
		S1	S2	S3
1	₹. 30 lac & below	9.25	9.75	10.50
2	Above ₹.30 lac	9.50	10.00	10.75

#### **2. Affordable Housing Loans**

1	233	New Gruhalaksmi Rural Housing Scheme (New GRHS)	8.25% - Fixed for 3 years **
2	234	New Loan for Urban Housing (New LUH)	8.25% - Fixed for 3 years **
3	230	Credit Link Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY) for EWS/LIG	Same as applicable to Individual Housing Loan (Product-201) based on borrower's category plus risk rating. Interest subsidy at the rate of 6.50% for the initial amount of ₹ 6 lac only.
4	232	Credit Link Subsidy Scheme (CLSS) for Middle Income Group (MIG)	Same as applicable to Individual Housing Loan (Product-201) based on borrower's category plus risk rating. Interest subsidy at the rate of 4%/3% for the initial amount of ₹ 9 lac/₹ 12 lac respectively.

#### **3. Composite Housing Loan (226)**

Sl. No.	Loan amount / risk rating	ROI (floating)- Salaried & Professionals			ROI (floating)- Self-employed and Non-Professionals		
		S1	S2	S3	S1	S2	S3
1	₹ 30 lac & below	9.00	<b>9.75</b>	<b>10.50</b>	<b>9.75</b>	<b>10.25</b>	<b>11.00</b>
2	Above ₹.30 lac	9.25	<b>10.00</b>	<b>10.75</b>	<b>10.00</b>	<b>10.50</b>	<b>11.25</b>

#### **4. IHL – Super (IHL-Super)\* (231)**

Sl. No.	Loan amount / risk rating	ROI - Salaried & Professionals (S&P)		
		S1	S2	S3
1	₹ 30 lac & below	9.00	9.50	10.25
2	Above ₹ 30 lac to ₹ 75 lac.	9.25	9.75	10.50
3	Above ₹ 75 lac	9.50	10.00	10.50

Sl. No.	Loan amount / risk rating	ROI - Self-employed and Non-Professionals (SENP)		
		S1	S2	S3
1	₹ 30 lac & below	9.75	10.00	10.75
2	Above ₹.30 lac	10.00	10.25	11.00

**\*ROI fixed for 3 years**

### 5. Site loans (203 and 204)

Sl. No.	Loan amount / risk rating	ROI (floating)- Salaried & Professionals			ROI (floating)- Self-employed and Non-Professionals		
		S1	S2	S3	S1	S2	S3
1	Loans for site Allotted by Govt Dev agencies (203)	11.25	11.50	12.00	11.50	11.75	12.25
	Purchase from private parties (204)	12.50	12.75	13.00	12.75	13.00	13.25

### 6. Commercial Housing loans (225)

<b>3<sup>rd</sup> and 4<sup>th</sup> unit</b>							
1. Purchase of a ready built house/ flat 2. Construction of house/ Flat 3. Composite loan 4. Extension, repairs, renovation, up gradation etc. 5. Take over the HL liability from other recognized Financial Institutions/ Banks		Sl. No.	Loan amount / risk rating	ROI (floating)- Salaried & Professionals			
				S1	S2	S3	
		1	₹ 30 lac & below	9.50	10.00	10.75	
2	Above ₹ 30 lac	10.00	10.25	11.00			
		Sl. No.	Loan amount / risk rating	ROI (floating)- Self-employed and Non-Professionals			
				S1	S2	S3	
		1	₹.30 lac & below	10.25	10.75	11.25	
2	Above ₹.30 lac	10.50	11.00	11.50			

<b>5<sup>th</sup> unit onwards</b>									
1. Purchase of a ready built house/ flat 2. Construction of house/ Flat 3. Composite loan 4. Extension, repairs, renovation, up gradation etc. 5. Take over the HL liability from other recognized Financial Institutions/ Banks		Sl. No.	Loan amount / risk rating	ROI (floating)- Salaried & Professionals			ROI (floating)- Self-employed and Non-Professionals		
				S1	S2	S3	S1	S2	S3
		1	₹30 lac & below	11.25	11.50	12.00	12.00	12.25	12.50
2	Above ₹30 lac	11.50	11.75	12.25	12.25	12.50	12.75		

### 7. Other Non-housing loans

Sl. No.	Name of the products/product code	ROI (floating)- Salaried & Professionals			ROI (floating)- Self-employed and Non-Professionals		
		S1	S2	S3	S1	S2	S3
1	Mortgage loans ( 205) Flexi LAP (222)	12.75	13.00	13.25	13.00	13.25	13.75
2	Loan against commercial properties (209)	12.50	12.75	13.00	12.75	13.00	13.50
3	Personal loans (220)	12.50	12.75	13.00	13.00	13.25	13.50

**8. Other loans**

<b>Sl. No.</b>	<b>Product No.</b>	<b>Loan Product</b>	<b>ROI</b>
1	206	Builder loan Builder loan for affordable Houses	14.00%-Floating 13.00%-Floating
2	207	Line of Credit (LOC)	11.75%-Floating
3	208	<u>Loans against Rent Receivables (LRR)</u> <ul style="list-style-type: none"><li>Registered lease deed with MNC's/Govt. agencies/PSU/Banks</li></ul>	11.50%-Floating
		<ul style="list-style-type: none"><li>Registered lease deed with other organisations/firms of repute</li></ul>	12.50%-Floating
4	227	Special Urban Housing Refinance Scheme (SUHRS)-Direct	11% - Fixed for the entire tenure of loan *
5	228	Special Urban Housing Refinance Scheme (SUHRS)-Indirect	12% - Fixed for the entire tenure of loan *
6	235	CFHL Top Up loan	<b>Applicable IHL/CHL/Comp Loan plus 1% -Floating</b>
7	236	CFHL Nishchint-Loan for pensioners	10% - Floating

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.