

CIN – L85110KA1987PLC008699

**NOTICE ON REVISION OF RATE OF INTEREST ON ALL LOANS WEF 28/05/2018**

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

Sl. No.	Loan amount / risk rating	ROI (floating)					
		S & P			SENP		
		S1	S2	S3	S1	S2	S3
1	₹ 30 lac & below	8.95	9.70	10.20	9.45	10.20	10.70
2	Above ₹ 30 lac to ₹ 75 lac.	9.25	9.95	10.45	9.75	10.45	10.95
3	Above ₹ 75 lac	9.95	10.45	10.95	10.45	10.95	11.45

**2. Composite Housing Loan (226 & 238):**

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

Sl. No.	Loan amount / risk rating	ROI (floating)					
		S & P			SENP		
		S1	S2	S3	S1	S2	S3
1	₹ 30 lac & below	9.35	10.00	10.50	9.95	10.60	11.10
2	Above ₹ 30 lac to ₹ 75 lac.	9.60	10.25	10.75	10.20	10.85	11.35
3	Above ₹ 75 lac	10.25	10.50	11.25	10.85	11.10	11.95

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

Sl. No.	Loan amount / risk rating	ROI (floating)					
		S & P			SENP		
		S1	S2	S3	S1	S2	S3
1	₹ 30 lac & below	10.35	11.00	11.50	10.95	11.60	12.10
2	Above ₹ 30 lac to ₹ 75 lac.	10.60	11.25	11.75	11.20	11.85	12.35
3	Above ₹ 75 lac	11.25	11.50	12.25	11.85	12.10	12.85

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

Sl. No.	Loan amount / risk rating	ROI (floating)					
		S & P			SENP		
		S1	S2	S3	S1	S2	S3
1	₹ 30 lac & below	9.35	10.10	10.60	9.95	10.70	11.20
2	Above ₹ 30 lac to ₹ 75 lac.	9.65	10.35	10.85	10.25	10.95	11.45
3	Above ₹ 75 lac	10.35	10.85	11.35	10.95	11.45	11.95

**\*ROI fixed for 3 years**

#### 4. Affordable Housing Loans:

Sl. No.	Loan amount / risk rating	ROI (floating)- Salaried, Professionals and SENP		
		FIXED FOR 7 YEARS		
		REVISED		
		S1	S2	S3
1.	New GRHS – Salaried and professional <b>233</b>	8.95	9.70	10.20
	New GRHS – SENP - <b>233</b>	9.45	10.20	10.70
2.	New LUH - Salaried and professional- <b>234</b>	8.95	9.70	10.20
	New LUH – SENP- <b>234</b>	9.45	10.20	10.70

		EXISTING	PROPOSED	
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.	No change
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.	No change

#### 5.Site loans (203 & 204 ): Loans for sites in layouts developed by Govt. Dev. Agencies including second sale

Sl. No.	Loan amount / risk rating	ROI (floating)					
		Salaried			SENP		
		S1	S2	S3	S1	S2	S3
1	Loans for sites in layouts developed by Govt.Dev.Agencies including second sale (203)	10.25	10.75	11.75	10.75	11.25	12.25
2	Loans for sites in approved private layouts including second sale (204)	12.75	13.00	13.25	13.00	13.25	13.50

#### 6.Commercial Housing loans (225)

<b>3<sup>rd</sup> and 4<sup>th</sup> unit</b>		ROI (floating)					
Sl. No	Loan amount / risk rating	S & P			SENP		
		S1	S2	S3	S1	S2	S3
		1	₹ 30 lac & below	9.95	10.70	11.20	10.45
2	Above ₹ 30 lac	10.25	10.95	11.45	10.75	11.45	11.95
2	Above ₹ 75 lac	10.95	11.45	11.95	11.45	11.95	12.45

5 <sup>th</sup> unit onwards	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	ROI (floating)							
		Sl. No	Loan amount / risk rating	S & P			SENP		
				S1	S2	S3	S1	S2	S3
				1	₹30 lac & below	11.70	12.45	12.95	12.20
2	Above ₹30 lac	12.00	12.70	13.20	12.50	13.20	13.70		
3	Above ₹75 lac	12.70	13.20	13.70	13.20	13.70	14.20		

### 7. Other Non-housing loans

Sl. No.	Name of the products/product code	ROI (floating)					
		S & P			SENP		
		S1	S2	S3	S1	S2	S3
1	Mortgage loans (205) Flexi LAP (222)	12.75	13.00	13.25	13.50	13.75	14.00
2	Loan against commercial properties (209)	12.75	13.00	13.25	13.50	13.75	14.00
3	Personal loans (220)	12.25	12.50	12.75	13.00	13.25	13.50

### 8. Other loans

Sl. No.	Product No.	Loan Product	Rate of Interest
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> • Registered lease deed with MNC's/Govt. agencies/PSU/Banks	<b>11.75%–Floating</b>
		• Registered lease deed with other organizations • /firms of repute	<b>12.75%–Floating</b>
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	Applicable IHL/CHL/Comp Loan plus 1% -Floating
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.

For all the above loans:

- Interest will be charged on daily diminishing balance with interest at monthly rest
- ROI is fixed for 3 years for New GRHS, New LUH and IHL super loan products
- ROI for all other loan products is floating.
- 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.