

CIN – L85110KA1987PLC008699

**NOTICE ON REVISION OF RATE OF INTEREST ON ALL LOANS WEF 01/04/2018**

**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	9.60	10.10	9.45	10.10	10.60
2	Above ₹ 30 lac to ₹ 75 lac.	9.20	9.85	10.35	9.70	10.35	10.85
3	Above ₹ 75 lac	9.85	10.10	10.85	10.35	10.60	11.35

**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	9.20	9.85	10.35	9.70	10.35	10.85
2	Above ₹ 30 lac to ₹ 75 lac.	9.45	10.10	10.60	9.95	10.60	11.10
3	Above ₹ 75 lac	10.10	10.35	11.10	10.60	10.85	11.60

**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	10.20	10.85	11.35	10.70	11.35	11.85
2	Above ₹ 30 lac to ₹ 75 lac.	10.45	11.10	11.60	10.95	11.60	12.10
3	Above ₹ 75 lac	11.10	11.35	12.10	11.60	11.85	12.60

**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	9.60	10.35	9.85	10.10	10.85
2	Above ₹ 30 lac to ₹ 75 lac.	9.60	9.85	10.60	10.10	10.35	11.10
3	Above ₹ 75 lac	9.85	10.10	10.85	10.35	10.60	11.35

**\*ROI fixed for 3 years**

**4. Affordable Housing Loans:**

		Product	Rate of interest
1	233	New Gruhalaksmi Rural Housing Scheme (New GRHS)	8.50% - Fixed for 3 years
2	234	New Loan for Urban Housing (New LUH)	8.50% – 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.

**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)	10.00	10.50	11.50	10.50	11.00	12.00
2	Loans for sites in approved private layouts including second sale (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>		Sl. No	Loan amount / risk rating	ROI (floating)					
				S & P			SENP		
				S1	S2	S3	S1	S2	S3
1.	Purchase of a ready built house/ flat	1	₹ 30 lac & below	9.95	10.60	11.10	10.45	11.10	11.60
2.	Construction of house/ Flat	2	Above ₹ 30 lac	10.20	10.85	11.35	10.70	11.35	11.85
3.	Composite loan	2	Above ₹ 75 lac	10.85	11.10	11.85	11.35	11.60	12.35
4.	Extension, repairs, renovation, up gradation etc.								
5.	Take over the HL liability from other recognized Financial Institutions/ Banks								

  

<b>5<sup>th</sup> unit onwards</b>		Sl. No	Loan amount / risk rating	ROI (floating)					
				S & P			SENP		
				S1	S2	S3	S1	S2	S3
1.	Purchase of a ready built house/ flat	1	₹30 lac & below	11.70	12.35	12.85	12.20	12.85	13.35
2.	Construction of house/ Flat	2	Above ₹30 lac	11.95	12.60	13.10	12.45	13.10	13.60
3.	Composite loan	3	Above ₹75 lac	12.60	12.85	13.60	13.10	13.35	14.10
4.	Extension, repairs, renovation, up gradation etc.								
5.	Take over the HL liability from other recognized Financial Institutions/ Banks								

**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> <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 organizations</li><li>/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	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

\*\*\*\*\*