

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. 01/10/18)			
S1	S2+	S2	S3
9.25	9.50	9.80	10.30
9.35	9.65	10.00	10.60
9.90	10.25	10.65	11.35

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. 01/10/18)			
S1	S2+	S2	S3
9.75	10.00	10.30	10.80
9.95	10.25	10.60	11.20
10.65	11.00	11.40	12.10

2. Composite Housing Loan (226):

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

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. 01/10/18)			
S1	S2+	S2	S3
9.50	9.75	10.05	10.55
9.60	9.90	10.25	10.85
10.15	10.50	10.90	11.60

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. 01/10/18)			
S1	S2+	S2	S3
10.00	10.25	10.55	11.05
10.20	10.50	10.85	11.45
10.90	11.25	11.65	12.35

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

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. 01/10/18)			
S1	S2+	S2	S3
10.25	10.50	10.80	11.30
10.35	10.65	11.00	11.60
10.90	11.25	11.65	12.35

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. 01/10/18)			
S1	S2+	S2	S3
10.75	11.00	11.30	11.80
10.95	11.25	11.60	12.20
11.65	12.00	12.40	13.10

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. 01/10/18)			
S1	S2+	S2	S3
10.20	10.45	10.75	11.25
10.25	10.55	10.90	11.50
10.75	11.10	11.50	12.20

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

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.70	10.95	11.25	11.75
10.85	11.15	11.50	12.10
11.50	11.85	12.25	12.95

4. Commercial Housing loans (225)

3rd and 4th unit Construction / Purchase of Ready Built house	SALARIED & PROFESSIONALS
	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	
3rd and 4th unit Commercial Housing loan (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	SALARIED & PROFESSIONALS
	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. 01/10/18)			
S1	S2+	S2	S3
9.75	10.00	10.30	10.80
9.85	10.15	10.50	11.10
10.40	10.75	11.15	11.85

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.25	10.50	10.80	11.30
10.45	10.75	11.10	11.70
11.15	11.50	11.90	12.60

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.00	10.25	10.55	11.05
10.10	10.40	10.75	11.35
10.65	11.00	11.40	12.10

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.50	10.75	11.05	11.55
10.70	11.00	11.35	11.95
11.40	11.75	12.15	12.85

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
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹ 30 lac
Above ₹.75 lac	

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.75	11.00	11.30	11.80
10.85	11.15	11.50	12.10
11.40	11.75	12.15	12.85

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.25	11.50	11.80	12.30
11.45	11.75	12.10	12.70
12.15	12.50	12.90	13.60

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
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
Above ₹.75 lac	

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.70	10.95	11.25	11.75
10.75	11.05	11.40	12.00
11.25	11.60	12.00	12.70

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.20	11.45	11.75	12.25
11.35	11.65	12.00	12.60
12.00	12.35	12.75	13.45

5th unit onwards	SALARIED & PROFESSIONALS
Construction / Purchase of Ready Built 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. 01/10/18)			
S1	S2+	S2	S3
10.75	11.00	11.30	11.80
10.85	11.15	11.50	12.10
11.40	11.75	12.15	12.85

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.25	11.50	11.80	12.30
11.45	11.75	12.10	12.70
12.15	12.50	12.90	13.60

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

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.00	11.25	11.55	12.05
11.10	11.40	11.75	12.35
11.65	12.00	12.40	13.10

	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.50	11.75	12.05	12.55
11.70	12.00	12.35	12.95
12.40	12.75	13.15	13.85

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
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹.30 lac
	Above ₹.75 lac

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.75	12.00	12.30	12.80
11.85	12.15	12.50	13.10
12.40	12.75	13.15	13.85

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
12.25	12.50	12.80	13.30
12.45	12.75	13.10	13.70
13.15	13.50	13.90	14.60

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. 01/10/18)			
S1	S2+	S2	S3
11.70	11.95	12.25	12.75
11.75	12.05	12.40	13.00
12.25	12.60	13.00	13.70

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
12.20	12.45	12.75	13.25
12.35	12.65	13.00	13.60
13.00	13.35	13.75	14.45

5. Affordable Housing Loans :

Sl. No.	Loan amount / risk rating
1	New GRHS (233)
	New LUH (234)
2	CLSS - LIG/ EWS (230)
	CLSS - MIG (232)

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
Same as IHL (201) for respective Loan Slab, Borrower & Risk Category (Variable Rate of Interest)			

6. 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:

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
10.45	10.70	11.00	11.50
10.70	10.95	11.25	11.75
11.45	11.70	12.00	12.50

7. SITE LOANS

7.1. 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. 01/10/18)			
S1	S2+	S2	S3
10.20	10.45	10.75	11.25
10.25	10.55	10.90	11.50
10.75	11.10	11.50	12.20

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. 01/10/18)			
S1	S2+	S2	S3
10.70	10.95	11.25	11.75
10.85	11.15	11.50	12.10
11.50	11.85	12.25	12.95

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

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. 01/10/18)			
S1	S2+	S2	S3
11.95	12.20	12.50	13.00
12.00	12.30	12.65	13.25
12.50	12.85	13.25	13.95

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. 01/10/18)			
S1	S2+	S2	S3
12.45	12.70	13.00	13.50
12.60	12.90	13.25	13.85
13.25	13.60	14.00	14.70

8. Other Non-housing loans

SALARIED & PROFESSIONALS	
Sl. No.	Product / risk rating
1	Mortgage loans (205)/ Flexi LAP (222)
2	Loan against commercial properties (209)
3	Personal loans (220)

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
11.75	12.00	12.25	12.75
12.00	12.25	12.50	13.00
11.50	11.75	12.00	12.50

SE & NP	
Sl. No.	Product / risk rating
1	Mortgage loans (205)/ Flexi LAP (222)
2	Loan against commercial properties (209)
3	Personal loans (220)

REVISED (w.e.f. 01/10/18)			
S1	S2+	S2	S3
12.25	12.50	12.75	13.25
12.50	12.75	13.00	13.50
12.00	12.25	12.50	13.00

9. Other loans

Product No.	Loan Product
206	Builder loan
	Builder loan for affordable Houses
207	Line of Credit (LOC)
208	Loans against Rent Receivables (LRR)
	Registered lease deed with MNC's/Govt. agencies/PSU/Banks
	Registered lease deed with other organizations /firms of repute
227	Special Urban Housing Refinance Scheme (SUHRS)-Direct
228	Special Urban Housing Refinance Scheme (SUHRS)-Indirect
235	CFHL Top Up loan
236	CFHL Nishchint-Loan for pensioners

REVISED (01/10/18)
14.00
13.00
12.25

11.25
12.25
11.50
12.50
Applicable IHL/CHL/Comp Loan plus 0.25% - Floating
10.50

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.