Can Fin Homes Ltd
(Sponsor: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

CIN – L85110KA1987PLC008699

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NOTICE ON FIXED RATE OF INTEREST ON ALL LOANS W.E.F 06/07/2026

1. **Individual Housing Loan (201), Loans for Rural Housing (202 - Discontinued w.e.f. 19/02/14), Loans for Urban Housing (223 - Discontinued w.e.f. 25/04/2017), Gruhalakshmi Rural Housing Scheme (224 - Discontinued w.e.f. 25/04/17), CLSS - EWS & LIG (230 - Discontinued w.e.f. 31/03/22), IHL- Super (231 - Discontinued w.e.f. 24/08/2020), CLSS - MIG-1 & MIG-2 (232 - Discontinued w.e.f. 31/03/21), New Gruhalakshmi Rural Housing Scheme (233 - Discontinued w.e.f. 01/09/2018), Loans for Urban Housing (234 - Discontinued w.e.f. 01/09/2018), Flats under Construction TPA (239), *Affordable Housing Loan -Rural [AHL- R] (241), *Affordable Housing Loan -Rural [AHL- U] (242) and Interest Subsidy Scheme [ISS]-(245).**

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 50 lac & below	12.10	12.35	12.60	13.10
2	Above ₹ 50 lac to ₹ 75 lac	11.95	12.20	12.45	12.95
3	Above ₹ 75 lac	11.95	12.20	12.45	12.95

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 50 lac & below	13.00	13.25	13.50	14.00
2	Above ₹ 50 lac to ₹ 75 lac	13.00	13.25	13.50	14.00
3	Above ₹ 75 lac	13.00	13.25	13.50	14.00

*** 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	₹ 50 lac & below	12.20	12.45	12.70	13.20
2	Above ₹ 50 lac to ₹ 75 lac	12.05	12.30	12.55	13.05
3	Above ₹ 75 lac	12.05	12.30	12.55	13.05

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 50 lac & below	13.10	13.35	13.60	14.10
2	Above ₹ 50 lac to ₹ 75 lac	13.10	13.35	13.60	14.10
3	Above ₹ 75 lac	13.10	13.35	13.60	14.10

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	₹ 50 lac & below	12.35	12.60	12.85	13.35
2	Above ₹ 50 lac to ₹ 75 lac	12.20	12.45	12.70	13.20
3	Above ₹ 75 lac	12.20	12.45	12.70	13.20

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	₹ 50 lac & below	13.25	13.50	13.75	14.25
2	Above ₹ 50 lac to ₹ 75 lac	13.25	13.50	13.75	14.25
3	Above ₹ 75 lac	13.25	13.50	13.75	14.25

3. Commercial Housing loans (225):

3rd and 4th unit - SALARIED & PROFESSIONALS		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Purchase/construction/repair and renovation of house	₹ 50 lac & below	12.35	12.60	12.85	13.35
	Above ₹ 50 lac to ₹ 75 lac	12.20	12.45	12.70	13.20
	Above ₹ 75 lac	12.20	12.45	12.70	13.20

3rd and 4th unit - SE & NP		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Purchase/construction/repair and renovation of house	₹ 50 lac & below	13.25	13.50	13.75	14.25
	Above ₹ 50 lac to ₹ 75 lac	13.25	13.50	13.75	14.25
	Above ₹ 75 lac	13.25	13.50	13.75	14.25

3rd and 4th unit - SALARIED & PROFESSIONALS		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale	₹ 50 lac & below	12.45	12.70	12.95	13.45
	Above ₹ 50 lac to ₹ 75 lac	12.30	12.55	12.80	13.30
	Above ₹ 75 lac	12.30	12.55	12.80	13.30

3rd and 4th unit - SE & NP		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale	₹ 50 lac & below	13.35	13.60	13.85	14.35
	Above ₹ 50 lac to ₹ 75 lac	13.35	13.60	13.85	14.35
	Above ₹ 75 lac	13.35	13.60	13.85	14.35

3rd and 4th unit - SALARIED & PROFESSIONALS		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Composite housing loan on site situated in approved private layouts including second sale	₹ 50 lac & below	12.60	12.85	13.10	13.60
	Above ₹ 50 lac to ₹ 75 lac	12.45	12.70	12.95	13.45
	Above ₹ 75 lac	12.45	12.70	12.95	13.45

3rd and 4th unit - SE & NP		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Composite housing loan on site situated in approved private layouts including second sale	₹ 50 lac & below	13.50	13.75	14.00	14.50
	Above ₹ 50 lac to ₹ 75 lac	13.50	13.75	14.00	14.50
	Above ₹ 75 lac	13.50	13.75	14.00	14.50

3. Commercial Housing loans

5th unit onwards - SALARIED & PROFESSIONALS		Rate of Interest			
	Loan amount / risk rating	S1	S2+	S2	S3
Commercial Housing Loan - Purchase/construction/repair and renovation of house	₹ 50 lac & below	12.60	12.85	13.10	13.60
	Above ₹ 50 lac to ₹ 75 lac	12.45	12.70	12.95	13.45
	Above ₹ 75 lac	12.45	12.70	12.95	13.45

5th unit onwards - SE & NP		Rate of Interest			
Commercial Housing Loan - Purchase/construction/repair and renovation of house	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 50 lac & below	13.50	13.75	14.00	14.50
	Above ₹ 50 lac to ₹ 75 lac	13.50	13.75	14.00	14.50
	Above ₹ 75 lac	13.50	13.75	14.00	14.50

5th unit onwards - SALARIED & PROFESSIONALS		Rate of Interest			
Commercial Housing Loan - Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 50 lac & below	12.70	12.95	13.20	13.70
	Above ₹ 50 lac to ₹ 75 lac	12.55	12.80	13.05	13.55
	Above ₹ 75 lac	12.55	12.80	13.05	13.55

5th unit onwards - SE & NP		Rate of Interest			
Commercial Housing Loan - Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 50 lac & below	13.60	13.85	14.10	14.60
	Above ₹ 50 lac to ₹ 75 lac	13.60	13.85	14.10	14.60
	Above ₹ 75 lac	13.60	13.85	14.10	14.60

5th unit onwards - SALARIED & PROFESSIONALS		Rate of Interest			
Commercial Housing Loan - Composite housing loan on site situated in approved private layouts including second sale	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 50 lac & below	12.85	13.10	13.35	13.85
	Above ₹ 50 lac to ₹ 75 lac	12.70	12.95	13.20	13.70
	Above ₹ 75 lac	12.70	12.95	13.20	13.70

5th unit onwards - SE & NP		Rate of Interest			
Commercial Housing Loan - Composite housing loan on site situated in approved private layouts including second sale	Loan amount / risk rating	S1	S2+	S2	S3
	₹ 50 lac & below	13.75	14.00	14.25	14.75
	Above ₹ 50 lac to ₹ 75 lac	13.75	14.00	14.25	14.75
	Above ₹ 75 lac	13.75	14.00	14.25	14.75

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	13.70	13.95	14.20	14.70
2	Composite (Purchase of Site & Construction thereon)				
2.1	Site in layouts developed by Govt. Dev. Agencies including second sale	13.80	14.05	14.30	14.80
2.2	Site in approved private layouts including second sale	13.95	14.20	14.45	14.95

5. IHL - Aam Awas (237) - Discontinued w.e.f. 29/08/2018) :

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 20 lac & below	13.60	13.85	14.10	14.60
2	Above ₹ 20 lac to ₹ 30 lac.	14.10	14.35	14.60	15.10

SENP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 20 lac & below	14.40	14.65	14.90	15.40
2	Above ₹ 20 lac to ₹ 30 lac.	14.90	15.15	15.40	15.90

6. Can Fin Vishwas (246)

SALARIED & PROFESSIONALS and SENP		Rate of Interest			
Sl. No.	**Loan amount / risk rating**	**S1**	**S2+**	**S2**	**S3**
1	₹ 20 lac & below	11.00	11.25	11.50	12.00
***Rate of Interest decided based on the repo rate i.e Repo rate + capped at 7%(Max) or the rate of interest fixed by the Managing Director whichever is lower.**					

7. SITE LOANS

7.1. 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	₹ 50 lac & below	13.85	14.10	14.35	14.85
2	Above ₹ 50 lac to ₹ 75 lac	14.10	14.35	14.60	15.10
3	Above ₹ 75 lac	14.35	14.60	14.85	15.35

SE & NP		Rate of Interest			
Sl. No.	**Loan amount / risk rating**	**S1**	**S2+**	**S2**	**S3**
1	₹ 50 lac & below	14.65	14.90	15.15	15.65
2	Above ₹ 50 lac to ₹ 75 lac	14.90	15.15	15.40	15.90
3	Above ₹ 75 lac	15.15	15.40	15.65	16.15

7.2. 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	₹ 50 lac & below	14.10	14.35	14.60	15.10
2	Above ₹ 50 lac to ₹ 75 lac	14.35	14.60	14.85	15.35
3	Above ₹ 75 lac	14.60	14.85	15.10	15.60

SE & NP		Rate of Interest			
Sl. No.	**Loan amount / risk rating**	**S1**	**S2+**	**S2**	**S3**
1	₹ 50 lac & below	14.90	15.15	15.40	15.90
2	Above ₹ 50 lac to ₹ 75 lac	15.15	15.40	15.65	16.15
3	Above ₹ 75 lac	15.40	15.65	15.90	16.40

8. Other Non-housing loans

SALARIED & PROFESSIONALS		Rate of Interest			
Sl. No.	**Loan amount / risk rating**	**S1**	**S2+**	**S2**	**S3**
1	Mortgage loans (205)/ Flexi LAP (222)	13.95	14.20	14.45	14.95
2	Loan against commercial properties (209)	14.10	14.35	14.60	15.10
3	Personal loans (220)	13.60	13.85	14.10	14.60
4	I-Secure loan (243)	13.10	13.35	13.60	14.10
5	Rooftop Solar Loan Scheme (244)	13.00	13.25	13.50	14.00
6	CFHL Top up loan (235) linked with Housing loans Prd ID 201, 226, 230, 231, 232, 238, 239, 241 & 242)	13.10	13.35	13.60	14.10
	CFHL Top up loan (235) linked with Commercial Housing loans Prd ID 225	13.35	13.60	13.85	14.35

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	Mortgage loans (205)/ Flexi LAP (222)	14.75	15.00	15.25	15.75
2	Loan against commercial properties (209)	14.90	15.15	15.40	15.90
3	Personal loans (220)	14.40	14.65	14.90	15.40
4	I-Secure loan (243)	13.90	14.15	14.40	14.90
5	Rooftop Solar Loan Scheme (244)	13.80	14.05	14.30	14.80
6	CFHL Top up loan (235) linked with Housing loans Prd ID 201, 226, 230, 231, 232, 238, 239, 241 & 242)	14.00	14.25	14.50	15.00
	CFHL Top up loan (235) linked with Commercial Housing loans Prd ID 225	14.25	14.50	14.75	15.25

9. Other loans

Sl. No.	Loan Product	Rate of Interest
1	Builder loan (206)	18.40
	Builder loan for affordable Houses (206)	17.40
2	Line of Credit (LOC) (207)	16.65
3	**Loans against Rent Receivables (LRR)**	
	Registered lease deed with MNC's/Govt. agencies/PSU/Banks	13.60
	Registered lease deed with other organizations /firms of repute	14.10
4	Loan for Children Education	16.25
5	Special Urban Housing Refinance Scheme (SUHRS)-Direct (227)	12.85
6	Special Urban Housing Refinance Scheme (SUHRS)-Indirect (228)	13.85
7	CFHL Nishchint-Loan for pensioners (236)	14.60

Note:

1. Additional **ROI of 0.50%** above the fixed card rate shall be charged for properties under all loan products where the building plan/Khata/Patta or similar documents issued by gram panchayat/society.

2. **0.50%** additional Rate of Interest applicable where the purpose of loan is exclusively for Repair and renovation under loan product code 201, 225, 227,228, 240, 241 and 242

3. **0.75%** additional Rate of Interest for Self Employed & Non-Professional category borrowers where the loans sanctioned based on the self-assessed income (without ITR).

4. Additional ROI for self-employed non-professional borrowers where the borrowers are filled their ITRs with a gap of less than 6 months compared to the previous year's return date, including revised returns. The following are the additional ROIs applicable:

    a) **0.25%** additional ROI above the card rate (salaried profile ROI) for loans sanctioned with a combination of Salaried & SENP income and classified as "Salaried Profile".

    b) **0.50%** additional ROI above the card rate (SENP ROI) for loans sanctioned with a combination of Salaried & SENP income and classified as "SENP Profile".

    c) **0.75%** additional ROI above the card rate (SENP ROI) for loans sanctioned based solely on SENP income.

5. **0.50%** additional Rate of Interest for Mortgage Loan (205) and Flexi Lap (222) products where the security offered is residential property having 3 & above units /commercial property.

6. All Existing loans sanctioned prior to 19-07-2021 as per Cir. 5/15 shall carry additional ROI of 0.50% above the applicable fixed card ROI wherever borrowers opt for fixed card rate of interest on or after 06-07-2026.

7. All loan accounts where borrowers opt for fixed card rate of interest and sanctioned on or after 01-08-2026.

8. 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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