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

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NOTICE ON FLOATING RATE OF INTEREST ON ALL LOANS W.E.F 12/10/2026

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	9.20	9.45	9.70	10.20
2	Above ₹ 50 lac to ₹ 75 lac	9.05	9.30	9.55	10.05
3	Above ₹ 75 lac	9.05	9.30	9.55	10.05

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 50 lac & below	10.10	10.35	10.60	11.10
2	Above ₹ 50 lac to ₹ 75 lac	10.10	10.35	10.60	11.10
3	Above ₹ 75 lac	10.10	10.35	10.60	11.10

*** 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	9.30	9.55	9.80	10.30
2	Above ₹ 50 lac to ₹ 75 lac	9.15	9.40	9.65	10.15
3	Above ₹ 75 lac	9.15	9.40	9.65	10.15

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 50 lac & below	10.20	10.45	10.70	11.20
2	Above ₹ 50 lac to ₹ 75 lac	10.20	10.45	10.70	11.20
3	Above ₹ 75 lac	10.20	10.45	10.70	11.20

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	9.45	9.70	9.95	10.45
2	Above ₹ 50 lac to ₹ 75 lac	9.30	9.55	9.80	10.30
3	Above ₹ 75 lac	9.30	9.55	9.80	10.30

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	10.35	10.60	10.85	11.35
2	Above ₹ 50 lac to ₹ 75 lac	10.35	10.60	10.85	11.35
3	Above ₹ 75 lac	10.35	10.60	10.85	11.35

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	9.55	9.80	10.05	10.55
	Above ₹ 50 lac to ₹ 75 lac	9.40	9.65	9.90	10.40
	Above ₹ 75 lac	9.40	9.65	9.90	10.40

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	10.45	10.70	10.95	11.45
	Above ₹ 50 lac to ₹ 75 lac	10.45	10.70	10.95	11.45
	Above ₹ 75 lac	10.45	10.70	10.95	11.45

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	9.65	9.90	10.15	10.65
	Above ₹ 50 lac to ₹ 75 lac	9.50	9.75	10.00	10.50
	Above ₹ 75 lac	9.50	9.75	10.00	10.50

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	10.55	10.80	11.05	11.55
	Above ₹ 50 lac to ₹ 75 lac	10.55	10.80	11.05	11.55
	Above ₹ 75 lac	10.55	10.80	11.05	11.55

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	9.80	10.05	10.30	10.80
	Above ₹ 50 lac to ₹ 75 lac	9.65	9.90	10.15	10.65
	Above ₹ 75 lac	9.65	9.90	10.15	10.65

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	10.70	10.95	11.20	11.70
	Above ₹ 50 lac to ₹ 75 lac	10.70	10.95	11.20	11.70
	Above ₹ 75 lac	10.70	10.95	11.20	11.70

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	9.80	10.05	10.30	10.80
	Above ₹ 50 lac to ₹ 75 lac	9.65	9.90	10.15	10.65
	Above ₹ 75 lac	9.65	9.90	10.15	10.65

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	10.70	10.95	11.20	11.70
	Above ₹ 50 lac to ₹ 75 lac	10.70	10.95	11.20	11.70
	Above ₹ 75 lac	10.70	10.95	11.20	11.70

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	9.90	10.15	10.40	10.90
	Above ₹ 50 lac to ₹ 75 lac	9.75	10.00	10.25	10.75
	Above ₹ 75 lac	9.75	10.00	10.25	10.75

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	10.80	11.05	11.30	11.80
	Above ₹ 50 lac to ₹ 75 lac	10.80	11.05	11.30	11.80
	Above ₹ 75 lac	10.80	11.05	11.30	11.80

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	10.05	10.30	10.55	11.05
	Above ₹ 50 lac to ₹ 75 lac	9.90	10.15	10.40	10.90
	Above ₹ 75 lac	9.90	10.15	10.40	10.90

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	10.95	11.20	11.45	11.95
	Above ₹ 50 lac to ₹ 75 lac	10.95	11.20	11.45	11.95
	Above ₹ 75 lac	10.95	11.20	11.45	11.95

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	10.80	11.05	11.30	11.80
2	Composite (Purchase of Site & Construction thereon)				
2.1	Site in layouts developed by Govt. Dev. Agencies including second sale	10.90	11.15	11.40	11.90
2.2	Site in approved private layouts including second sale	11.05	11.30	11.55	12.05

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	10.70	10.95	11.20	11.70
2	Above ₹ 20 lac to ₹ 30 lac	11.20	11.45	11.70	12.20

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 20 lac & below	11.50	11.75	12.00	12.50
2	Above ₹ 20 lac to ₹ 30 lac	12.00	12.25	12.50	13.00

6. SITE LOANS

6.1. 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	11.05	11.30	11.55	12.05
2	Above ₹ 50 lac to ₹ 75 lac	11.30	11.55	11.80	12.30
3	Above ₹ 75 lac	11.55	11.80	12.05	12.55

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	₹ 50 lac & below	11.85	12.10	12.35	12.85
2	Above ₹ 50 lac to ₹ 75 lac	12.10	12.35	12.60	13.10
3	Above ₹ 75 lac	12.35	12.60	12.85	13.35

6.2. 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	11.30	11.55	11.80	12.30
2	Above ₹ 50 lac to ₹ 75 lac	11.55	11.80	12.05	12.55
3	Above ₹ 75 lac	11.80	12.05	12.30	12.80

SE & NP		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	12.35	12.60	12.85	13.35
3	Above ₹ 75 lac	12.60	12.85	13.10	13.60

7. 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)	11.15	11.40	11.65	12.15
2	Loan against commercial properties (209)	11.30	11.55	11.80	12.30
3	Personal loans (220)	10.80	11.05	11.30	11.80
4	I-Secure loan (243)	10.30	10.55	10.80	11.30
5	Rooftop Solar Loan Scheme (244)	10.20	10.45	10.70	11.20
6	CFHL Top up loan (235) linked with Housing loans Prd ID 201, 226, 230, 231, 232, 238, 239, 241 & 242)	10.30	10.55	10.80	11.30
	CFHL Top up loan (235) linked with Commercial Housing loans Prd ID 225	10.55	10.80	11.05	11.55

SE & NP		Rate of Interest			
Sl. No.	Loan amount / risk rating	S1	S2+	S2	S3
1	Mortgage loans (205)/ Flexi LAP (222)	11.95	12.20	12.45	12.95
2	Loan against commercial properties (209)	12.10	12.35	12.60	13.10
3	Personal loans (220)	11.60	11.85	12.10	12.60
4	I-Secure loan (243)	11.10	11.35	11.60	12.10
5	Rooftop Solar Loan Scheme (244)	11.00	11.25	11.50	12.00
6	CFHL Top up loan (235) linked with Housing loans Prd ID 201, 226, 230, 231, 232, 238, 239, 241 & 242)	11.20	11.45	11.70	12.20
	CFHL Top up loan (235) linked with Commercial Housing loans Prd ID 225	11.45	11.70	11.95	12.45

8. Other loans

Sl. No.	Loan Product	Rate of Interest
1	Builder loan (206)	15.60
	Builder loan for affordable Houses (206)	14.60
2	Line of Credit (LOC) (207)	13.85
3	**Loans against Rent Receivables (LRR)**	
	Registered lease deed with MNC's/Govt. agencies/PSU/Banks	10.80
	Registered lease deed with other organizations /firms of repute	11.30
4	Loan for Children Education	13.45
5	Special Urban Housing Refinance Scheme (SUHRS)-Direct (227)	9.95
6	Special Urban Housing Refinance Scheme (SUHRS)-Indirect (228)	10.95
7	CFHL Nishchint-Loan for pensioners (236)	11.80

Note:

1. For women beneficiaries 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 card rate of interest (ROI) for one year will be given subject to fulfilment of eligibility criteria.
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. Additional **ROI of 0.50%** above the 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.
4. **1.25%** additional Rate of Interest for Self Employed & Non-Professional category borrowers where the loans sanctioned based on the self-assessed income (without ITR).
5. 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 profile ROI) for loans sanctioned with a combination of Salaried & SENP income and classified as "SENP Profile".
    c) **1.00%** additional ROI above the card rate (SENP profile ROI) for loans sanctioned based solely on SENP income.
6. **1.00%** additional ROI where the loan eligibility is assessed based on only one year's ITR income for solely on SENP loan proposals.
7. **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.
8. Revised card ROI is applicable for all loan accounts which are due for annual /quarterly reset on or after 01/11/2026.
9. All Existing loans sanctioned prior to 19-07-2021 as per Cir. 5/15 shall carry additional ROI of 0.50% above the applicable card ROI.
10. 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.
11. **Loans availed before 01/04/2017:**

    The automated system of risk rating on anniversary basis and reset of ROI on quarterly basis has come in to force effective from 01/01/2024. Under the new system, ROI reset will be done on quarterly basis and the risk rating of loan accounts shall be done on an anniversary basis. Vide this process the accounts will be reviewed and card rate of interest will be reset on quarterly, according to the risk rating of the borrowers.

The borrowers who have availed loan before 01/04/2017 and not under quarterly/annual ROI reset mode are given an option to switch over to the quarterly ROI resetting mode by executing a link letter which forms a part of the loan documentation. If the borrower executes the link letter, then the reset scheme will become applicable on quarterly basis from the month subsequent to month of submission of the link letter (without IAC).

12. The borrowers who are under annual reset mode are also given an option to switch over to the quarterly ROI resetting mode by executing a link letter which forms a part of the loan documentation. If the borrower executes the link letter, then the reset scheme will become applicable on quarterly basis from the month subsequent to month of submission of the link letter (without IAC).

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