

**NOTICE ON REVISION OF RATE OF INTEREST ON ALL LOANS W.E.F 21/09/2020**

1. Individual Housing Loan (201), Flats under Construction TPA (239), CLSS - LIG/ EWS (230), CLSS - MIG (232), \*Affordable Housing Loan -Rural [AHL- R] (241) & 6. \*Affordable Housing Loan -Rural [AHL- U] (242)

| SALARIED & PROFESSIONALS |                             | Rate of Interest |      |      |      |
|--------------------------|-----------------------------|------------------|------|------|------|
| Sl. No.                  | Loan amount / risk rating   | S1               | S2+  | S2   | S3   |
| 1                        | ₹ 30 lac & below            | 7.95             | 8.20 | 8.45 | 9.20 |
| 2                        | Above ₹ 30 lac to ₹ 75 lac. | 8.25             | 8.50 | 8.75 | 9.50 |
| 3                        | Above ₹ 75 lac              | 8.50             | 8.75 | 9.00 | 9.50 |

| SE & NP |                             | Rate of Interest |      |      |       |
|---------|-----------------------------|------------------|------|------|-------|
| Sl. No. | Loan amount / risk rating   | S1               | S2+  | S2   | S3    |
| 1       | ₹. 30 lac & below           | 8.45             | 8.70 | 8.95 | 9.70  |
| 2       | Above ₹ 30 lac to ₹ 75 lac. | 8.75             | 9.00 | 9.25 | 10.00 |
| 3       | Above ₹ 75 lac              | 9.00             | 9.25 | 9.50 | 10.00 |

\* 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                        | ₹ 30 lac & below            | 8.20             | 8.45 | 8.70 | 9.45 |
| 2                        | Above ₹ 30 lac to ₹ 75 lac. | 8.50             | 8.75 | 9.00 | 9.75 |
| 3                        | Above ₹ 75 lac              | 8.75             | 9.00 | 9.25 | 9.75 |

| SE & NP |                             | Rate of Interest |      |      |       |
|---------|-----------------------------|------------------|------|------|-------|
| Sl. No. | Loan amount / risk rating   | S1               | S2+  | S2   | S3    |
| 1       | ₹ 30 lac & below            | 8.70             | 8.95 | 9.20 | 9.95  |
| 2       | Above ₹ 30 lac to ₹ 75 lac. | 9.00             | 9.25 | 9.50 | 10.25 |
| 3       | Above ₹ 75 lac              | 9.25             | 9.50 | 9.75 | 10.25 |

- 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                        | ₹ 30 lac & below            | 8.95             | 9.20 | 9.45  | 10.20 |
| 2                        | Above ₹ 30 lac to ₹ 75 lac. | 9.25             | 9.50 | 9.75  | 10.50 |
| 3                        | Above ₹ 75 lac              | 9.50             | 9.75 | 10.00 | 10.50 |

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       | ₹ 30 lac & below            | 9.45             | 9.70  | 9.95  | 10.70 |
| 2       | Above ₹ 30 lac to ₹ 75 lac. | 9.75             | 10.00 | 10.25 | 11.00 |
| 3       | Above ₹ 75 lac              | 10.00            | 10.25 | 10.50 | 11.00 |

3. Commercial Housing loans

| 3rd and 4th unit - SALARIED & PROFESSIONALS                |                           | Rate of Interest |      |      |      |
|--|---------------------------|------------------|------|------|------|
| Purchase/construction/repair and renovation of house (225) | Loan amount / risk rating | S1               | S2+  | S2   | S3   |
|  | ₹ 30 lac & below          | 8.05             | 8.30 | 8.55 | 9.30 |
|  | Above ₹ 30 lac            | 8.35             | 8.60 | 8.85 | 9.60 |
|  | Above ₹ 75 lac            | 8.60             | 8.85 | 9.10 | 9.60 |

| 3rd and 4th unit - SE & NP                                 |                           | Rate of Interest |      |      |       |
|--|---------------------------|------------------|------|------|-------|
| Purchase/construction/repair and renovation of house (225) | Loan amount / risk rating | S1               | S2+  | S2   | S3    |
|  | ₹.30 lac & below          | 8.55             | 8.80 | 9.05 | 9.80  |
|  | Above ₹.30 lac            | 8.85             | 9.10 | 9.35 | 10.10 |
|  | Above ₹.75 lac            | 9.10             | 9.35 | 9.60 | 10.10 |

| 3rd and 4th unit - SALARIED & PROFESSIONALS   |                           | Rate of Interest |      |      |      |
|---|---------------------------|------------------|------|------|------|
| Commercial Housing Loan (238)<br>(Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale) | Loan amount / risk rating | S1               | S2+  | S2   | S3   |
|   | ₹ 30 lac & below          | 8.30             | 8.55 | 8.80 | 9.55 |
|   | Above ₹ 30 lac            | 8.60             | 8.85 | 9.10 | 9.85 |
|   | Above ₹ 75 lac            | 8.85             | 9.10 | 9.35 | 9.85 |

| 3rd and 4th unit - SE & NP  |                           | Rate of Interest |      |      |       |
|---|---------------------------|------------------|------|------|-------|
| Commercial Housing Loan (238)<br>(Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale) | Loan amount / risk rating | S1               | S2+  | S2   | S3    |
|   | ₹.30 lac & below          | 8.80             | 9.05 | 9.30 | 10.05 |
|   | Above ₹.30 lac            | 9.10             | 9.35 | 9.60 | 10.35 |
|   | Above ₹.75 lac            | 9.35             | 9.60 | 9.85 | 10.35 |

| 3rd and 4th unit - SALARIED & PROFESSIONALS  |                           | Rate of Interest |      |       |       |
|--|---------------------------|------------------|------|-------|-------|
| Commercial Housing Loan (226)<br>(Composite housing loan on site situated in approved private layouts including second sale) | Loan amount / risk rating | S1               | S2+  | S2    | S3    |
|  | ₹ 30 lac & below          | 9.05             | 9.30 | 9.55  | 10.30 |
|  | Above ₹ 30 lac            | 9.35             | 9.60 | 9.85  | 10.60 |
|  | Above ₹ 75 lac            | 9.60             | 9.85 | 10.10 | 10.60 |

| 3rd and 4th unit - SE & NP   |                           | Rate of Interest |       |       |       |
|--|---------------------------|------------------|-------|-------|-------|
| Commercial Housing Loan (226)<br>(Composite housing loan on site situated in approved private layouts including second sale) | Loan amount / risk rating | S1               | S2+   | S2    | S3    |
|  | ₹.30 lac & below          | 9.55             | 9.80  | 10.05 | 10.80 |
|  | Above ₹.30 lac            | 9.85             | 10.10 | 10.35 | 11.10 |
|  | Above ₹.75 lac            | 10.10            | 10.35 | 10.60 | 11.10 |

### 3. Commercial Housing loans

| 5th unit onwards - SALARIED & PROFESSIONALS                |                           | Rate of Interest |      |      |      |
|--|---------------------------|------------------|------|------|------|
| Purchase/construction/repair and renovation of house (225) | Loan amount / risk rating | S1               | S2+  | S2   | S3   |
|  | ₹ 30 lac & below          | 8.10             | 8.35 | 8.60 | 9.35 |
|  | Above ₹ 30 lac            | 8.40             | 8.65 | 8.90 | 9.65 |
|  | Above ₹ 75 lac            | 8.65             | 8.90 | 9.15 | 9.65 |

| 5th unit onwards - SE & NP                                 |                           | Rate of Interest |      |      |       |
|--|---------------------------|------------------|------|------|-------|
| Purchase/construction/repair and renovation of house (225) | Loan amount / risk rating | S1               | S2+  | S2   | S3    |
|  | ₹.30 lac & below          | 8.60             | 8.85 | 9.10 | 9.85  |
|  | Above ₹.30 lac            | 8.90             | 9.15 | 9.40 | 10.15 |
|  | Above ₹.75 lac            | 9.15             | 9.40 | 9.65 | 10.15 |

| 5th unit onwards - SALARIED & PROFESSIONALS   |                           | Rate of Interest |      |      |      |
|---|---------------------------|------------------|------|------|------|
| Commercial Housing Loan (238)<br>(Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale) | Loan amount / risk rating | S1               | S2+  | S2   | S3   |
|   | ₹ 30 lac & below          | 8.35             | 8.60 | 8.85 | 9.60 |
|   | Above ₹ 30 lac            | 8.65             | 8.90 | 9.15 | 9.90 |
|   | Above ₹ 75 lac            | 8.90             | 9.15 | 9.40 | 9.90 |

| 5th unit onwards - SE & NP  |                           | Rate of Interest |      |      |       |
|---|---------------------------|------------------|------|------|-------|
| Commercial Housing Loan (238)<br>(Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale) | Loan amount / risk rating | S1               | S2+  | S2   | S3    |
|   | ₹.30 lac & below          | 8.85             | 9.10 | 9.35 | 10.10 |
|   | Above ₹.30 lac            | 9.15             | 9.40 | 9.65 | 10.40 |
|   | Above ₹.75 lac            | 9.40             | 9.65 | 9.90 | 10.40 |

| 5th unit onwards - SALARIED & PROFESSIONALS   |                           | Rate of Interest |      |       |       |
|---|---------------------------|------------------|------|-------|-------|
| Commercial Housing Loan (226)<br>(Composite housing loan on site situated in approved private layouts including second sale ) | Loan amount / risk rating | S1               | S2+  | S2    | S3    |
|   | ₹ 30 lac & below          | 9.10             | 9.35 | 9.60  | 10.35 |
|   | Above ₹ 30 lac            | 9.40             | 9.65 | 9.90  | 10.65 |
|   | Above ₹ 75 lac            | 9.65             | 9.90 | 10.15 | 10.65 |

| 5th unit onwards - SE & NP  |                           | Rate of Interest |       |       |       |
|---|---------------------------|------------------|-------|-------|-------|
| Commercial Housing Loan (226)<br>(Composite housing loan on site situated in approved private layouts including second sale ) | Loan amount / risk rating | S1               | S2+   | S2    | S3    |
|   | ₹.30 lac & below          | 9.60             | 9.85  | 10.10 | 10.85 |
|   | Above ₹.30 lac            | 9.90             | 10.15 | 10.40 | 11.15 |
|   | Above ₹.75 lac            | 10.15            | 10.40 | 10.65 | 11.15 |

### 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                    | 9.75             | 10.00 | 10.25 | 11.00 |
| 2             | Composite (Purchase of Site & Construction thereon)                    |                  |       |       |       |
| 2.1           | Site in layouts developed by Govt. Dev. Agencies including second sale | 10.00            | 10.25 | 10.50 | 11.25 |
| 2.2           | Site in approved private layouts including second sale                 | 10.75            | 11.00 | 11.25 | 12.00 |

## 5. SITE LOANS

### 5.1. 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                        | ₹ 30 lac & below            | 9.00             | 9.25  | 9.50  | 10.25 |
| 2                        | Above ₹ 30 lac to ₹ 75 lac. | 9.50             | 9.75  | 10.00 | 10.75 |
| 3                        | Above ₹ 75 lac              | 9.75             | 10.00 | 10.25 | 10.75 |

| SE & NP |                             | Rate of Interest |       |       |       |
|---------|-----------------------------|------------------|-------|-------|-------|
| Sl. No. | Loan amount / risk rating   | S1               | S2+   | S2    | S3    |
| 1       | ₹ 30 lac & below            | 9.50             | 9.75  | 10.00 | 10.75 |
| 2       | Above ₹ 30 lac to ₹ 75 lac. | 10.00            | 10.25 | 10.50 | 11.25 |
| 3       | Above ₹ 75 lac              | 10.25            | 10.50 | 10.75 | 11.25 |

### 5.2. 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                        | ₹ 30 lac & below            | 10.00            | 10.25 | 10.50 | 11.25 |
| 2                        | Above ₹ 30 lac to ₹ 75 lac. | 10.50            | 10.75 | 11.00 | 11.75 |
| 3                        | Above ₹ 75 lac              | 11.00            | 11.25 | 11.50 | 12.00 |

| SE & NP |                             | Rate of Interest |       |       |       |
|---------|-----------------------------|------------------|-------|-------|-------|
| Sl. No. | Loan amount / risk rating   | S1               | S2+   | S2    | S3    |
| 1       | ₹ 30 lac & below            | 10.50            | 10.75 | 11.00 | 11.75 |
| 2       | Above ₹ 30 lac to ₹ 75 lac. | 11.00            | 11.25 | 11.50 | 12.25 |
| 3       | Above ₹ 75 lac              | 11.50            | 11.75 | 12.00 | 12.50 |

## 6. Other Non-housing loans

| SALARIED & PROFESSIONALS |  | Rate of Interest |       |       |       |
|--------------------------|--|------------------|-------|-------|-------|
| Sl. No.                  | Product / risk rating                    | S1               | S2+   | S2    | S3    |
| 1                        | Mortgage loans (205)/ Flexi LAP (222)    | 10.50            | 10.75 | 11.00 | 11.50 |
| 2                        | Loan against commercial properties (209) | 10.75            | 11.00 | 11.25 | 11.75 |
| 3                        | Personal loans (220)                     | 9.75             | 10.00 | 10.25 | 10.75 |

| SE & NP |  | Rate of Interest |       |       |       |
|---------|--|------------------|-------|-------|-------|
| Sl. No. | Product / risk rating                    | S1               | S2+   | S2    | S3    |
| 1       | Mortgage loans (205)/ Flexi LAP (222)    | 11.00            | 11.25 | 11.50 | 12.00 |
| 2       | Loan against commercial properties (209) | 11.25            | 11.50 | 11.75 | 12.25 |
| 3       | Personal loans (220)                     | 10.25            | 10.50 | 10.75 | 11.25 |

## 7. Other loans

| Sl. No. | Loan Product                             | Rate of Interest |
|---------|--|------------------|
| 1       | Builder loan (206)                       | 13.25            |
|         | Builder loan for affordable Houses (206) | 12.25            |
| 2       | Line of Credit (LOC) (207)               | 11.50            |

| Sl. No. | Loan Product  | Rate of Interest  |
|---------|---|---|
| 3       | <b>Loans against Rent Receivables (LRR)</b>                     |   |
|         | Registered lease deed with MNC's/Govt. agencies/PSU/Banks       | 9.75  |
|         | Registered lease deed with other organizations /firms of repute | 10.75   |
| 4       | Special Urban Housing Refinance Scheme (SUHRS)-Direct (227)     | 10.75   |
| 5       | Special Urban Housing Refinance Scheme (SUHRS)-Indirect (228)   | 11.75   |
| 6       | CFHL Top-up Loan (235)  | Applicable IHL/CHL/Comp Loan plus 0.25%                       |
| 7       | CFHL Nishchint-Loan for pensioners (236)                        | 9.20  |
| 8       | I-Secure loan (243)   | Prevailing card ROI under respective loan product plus 0.50%. |

**Note:**

1. 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. \* Conditions apply
2. All loan accounts which are due for reset on or after 01/10/2020.
3. Existing borrowers can avail the benefit of reduced ROI by remitting applicable IAC. In case of loan sanctioned before 01/04/2017, borrowers have an option to avail the benefit of reduced ROI by remitting applicable IAC along with the link letter in the prescribed format.
4. 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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