

NOTICE ON REVISION OF RATE OF INTEREST ON ALL LOANS W.E.F 15/10/2018

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. 15/10/18)			
S1	S2+	S2	S3
9.50	9.75	10.00	10.75
10.00	10.25	10.50	11.25
10.75	11.00	11.25	11.75

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. 15/10/18)			
S1	S2+	S2	S3
10.00	10.25	10.50	11.25
10.60	10.85	11.10	11.85
11.50	11.75	12.00	12.50

2. Composite Housing Loan :

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. 15/10/18)			
S1	S2+	S2	S3
9.75	10.00	10.25	11.00
10.25	10.50	10.75	11.50
11.00	11.25	11.50	12.00

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. 15/10/18)			
S1	S2+	S2	S3
10.25	10.50	10.75	11.50
10.85	11.10	11.35	12.10
11.75	12.00	12.25	12.75

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. 15/10/18)			
S1	S2+	S2	S3
10.50	10.75	11.00	11.75
11.00	11.25	11.50	12.25
11.75	12.00	12.25	12.75

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. 15/10/18)			
S1	S2+	S2	S3
11.00	11.25	11.50	12.25
11.60	11.85	12.10	12.85
12.50	12.75	13.00	13.50

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. 15/10/18)			
S1	S2+	S2	S3
11.00	11.25	11.50	12.25
11.60	11.85	12.10	12.85
12.50	12.75	13.00	13.50

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. 15/10/18)			
S1	S2+	S2	S3
11.50	11.75	12.00	12.75
12.20	12.45	12.70	13.45
13.25	13.50	13.75	14.25

*ROI fixed for 3 years

4. Commercial Housing loans (225)

3rd and 4th unit	SALARIED & PROFESSIONALS
Purchase/construction/repair and renovation of house	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹ 75 lac
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹.75 lac

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
10.00	10.25	10.50	11.25
10.50	10.75	11.00	11.75
11.25	11.50	11.75	12.25

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
10.50	10.75	11.00	11.75
11.10	11.35	11.60	12.35
12.00	12.25	12.50	13.00

3rd and 4th unit	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 to ₹ 75 lac.
	Above ₹ 75 lac
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹.75 lac

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
10.25	10.50	10.75	11.50
10.75	11.00	11.25	12.00
11.50	11.75	12.00	12.50

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
10.75	11.00	11.25	12.00
11.35	11.60	11.85	12.60
12.25	12.50	12.75	13.25

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

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.00	11.25	11.50	12.25
11.50	11.75	12.00	12.75
12.25	12.50	12.75	13.25

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.50	11.75	12.00	12.75
12.10	12.35	12.60	13.35
13.00	13.25	13.50	14.00

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

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.50	11.75	12.00	12.75
12.10	12.35	12.60	13.35
13.00	13.25	13.50	14.00

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
12.00	12.25	12.50	13.25
12.70	12.95	13.20	13.95

Above ₹.75 lac

13.75	14.00	14.25	14.75
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5th unit onwards	SALARIED & PROFESSIONALS
Purchase/construction/repair and renovation of house	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹ 75 lac
	SE & NP
	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹ 75 lac

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.00	11.25	11.50	12.25
11.50	11.75	12.00	12.75
12.25	12.50	12.75	13.25

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.50	11.75	12.00	12.75
12.10	12.35	12.60	13.35
13.00	13.25	13.50	14.00

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

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.25	11.50	11.75	12.50
11.75	12.00	12.25	13.00
12.50	12.75	13.00	13.50

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.75	12.00	12.25	13.00
12.35	12.60	12.85	13.60
13.25	13.50	13.75	14.25

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

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
12.00	12.25	12.50	13.25
12.50	12.75	13.00	13.75
13.25	13.50	13.75	14.25

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
12.50	12.75	13.00	13.75
13.10	13.35	13.60	14.35

	Above ₹.75 lac
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14.00	14.25	14.50	15.00
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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 to ₹ 75 lac.
	Above ₹ 75 lac
	SE & NP
	Loan amount / risk rating
	₹.30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹.75 lac

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
12.50	12.75	13.00	13.75
13.10	13.35	13.60	14.35
14.00	14.25	14.50	15.00

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
13.00	13.25	13.50	14.25
13.70	13.95	14.20	14.95
14.75	15.00	15.25	15.75

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. 15/10/18)			
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:

ROI (w.e.f. 15/10/18)			
S1	S2+	S2	S3
11.00	11.25	11.50	12.25
11.25	11.50	11.75	12.50
12.00	12.25	12.50	13.25

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. 15/10/18)			
S1	S2+	S2	S3
10.75	11.00	11.25	12.00
11.25	11.50	11.75	12.50
12.00	12.25	12.50	13.00

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. 15/10/18)			
S1	S2+	S2	S3
11.25	11.50	11.75	12.50
11.85	12.10	12.35	13.10
12.75	13.00	13.25	13.75

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. 15/10/18)			
S1	S2+	S2	S3
12.25	12.50	12.75	13.50
12.75	13.00	13.25	14.00
13.50	13.75	14.00	14.50

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. 15/10/18)			
S1	S2+	S2	S3
12.75	13.00	13.25	14.00
13.35	13.60	13.85	14.60
14.25	14.50	14.75	15.25

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. 15/10/18)			
S1	S2+	S2	S3
12.50	12.75	13.00	13.50
12.75	13.00	13.25	13.75
11.75	12.00	12.25	12.75

SE & NP

Sl. No.	Product / risk rating
1	Mortgage loans (205)/ Flexi LAP (222)

REVISED (w.e.f. 15/10/18)			
S1	S2+	S2	S3
13.00	13.25	13.50	14.00

2	Loan against commercial properties (209)
3	Personal loans (220)

13.25	13.50	13.75	14.25
12.25	12.50	12.75	13.25

9. Other loans

Product No.	Loan Product	REVISED (15/10/18)
206	Builder loan	14.25
	Builder loan for affordable Houses	13.25
207	Line of Credit (LOC)	12.50
208	Loans against Rent Receivables (LRR)	
	Registered lease deed with MNC's/Govt. agencies/PSU/Banks	11.50
	Registered lease deed with other organizations /firms of repute	12.50
227	Special Urban Housing Refinance Scheme (SUHRS)- Direct	11.75
228	Special Urban Housing Refinance Scheme (SUHRS)- Indirect	12.75
235	CFHL Top Up loan	Applicable IHL/CHL/Comp Loan plus 0.25% - Floating
236	CFHL Nishchint-Loan for pensioners	10.75

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.