

CIN - L85110KA1987PLC008699

Registered Office

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

1. Individual Housing Loan (201)

SALARIED & PROFESSIONALS		
SI. No. Loan amount / risk rating		
1 ₹ 30 lac & below		
2 Above ₹ 30 lac to ₹ 75		
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 10.5		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	10.00 10.25		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	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		
SI. No. Loan amount / risk rating		
1	₹ 30 lac & below	
2	Above ₹ 30 lac to ₹ 75 lac.	
3	Above ₹ 75 lac	

CE O ND		
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	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					

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	

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 year	rs

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

REVISED (w.e.f. 15/10/18)			
S1 S2+ S2 S3			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

4. Commercial Housing loans (225)

3rd and 4th unit	SALARIED & PROFESSIONALS
	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
Purchase/construc tion/repair and renovation of house	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
	Loan amount / risk rating
Commercial	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
Housing Loan (Composite housing loan on sites situated in layouts developed by Govt. Dev. Agencies including second sale)	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)			1
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
	Loan amount / risk rating
	₹ 30 lac & below
Commercial	Above ₹ 30 lac to ₹ 75 lac.
Housing Loan	Above ₹ 75 lac
(Composite	
housing loan on	
site situated in	SE & NP
approved private layouts including second sale)	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	Loan amount / risk rating
house (IHL Super)	₹ 30 lac & below
*ROI fixed for 3	Above ₹ 30 lac to ₹ 75 lac.
years	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

RE	VISED (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.

5th unit onwards	SALARIED & PROFESSIONALS
	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹ 75 lac
Purchase/construc tion/repair and	
renovation of	SE & NP
house	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	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
	Above ₹ 75 lac
sites situated in layouts developed	SE & NP
by Govt. Dev. Agencies including second sale)	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
	Loan amount / risk rating
Commercial	₹ 30 lac & below
Housing Loan	Above ₹ 30 lac to ₹ 75 lac.
(Composite	Above ₹ 75 lac
housing loan on site situated in	
approved private layouts including second sale)	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		S3	
12.50	12.75	13.00	13.75
13.10	13.35	13.60	14.35

Above ₹.75 lac	
/ 100 VC 1.7 5 14 C	

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14.00	14.25	14.50	15.00

5th unit onwards	SALARIED & PROFESSIONALS
	Loan amount / risk rating
	₹ 30 lac & below
	Above ₹ 30 lac to ₹ 75 lac.
Purchase /	Above ₹ 75 lac
construction of house (IHL Super)	
*ROI fixed for 3 years	SE & NP
years	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:

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

REVISED (w.e.t. 15/10/18)			
S1	S2+	S2	S3
Same as IHI (201) for respective Loan Slah			

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		
Purpo	ose / risk rating	
Construction of house on own land / Purchase of flat		
2.1. Site in layouts developed by Govt. Dev. Agencies including second sale:		
(purchase of Site &		
Construction 2.2. Site in approved private		
thereon)	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)		
S2+	S2	S3
11.00	11.25	12.00
11.50	11.75	12.50
12.25	12.50	13.00
	S2+ 11.00 11.50	S2+ S2 11.00 11.25 11.50 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
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:

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		
SI. 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)			
L	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
	Mortgage Ioans (205)/ Flexi
1	LAP (222)

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

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

	13.25	13.50	13.75	14.25
Ī	12.25	12.50	12.75	13.25

9. Other loans

	Т
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
	Special Urban Housing Refinance Scheme (SUHRS)-
228	Indirect
235	CFHL Top Up loan
233	CFHL Top Op Ioan CFHL Nishchint-Loan for
236	pensioners

REVISED (15/10/18)
14.25
13.25
12.50
11.50
12.50
11.75
12.75
Applicable IHL/CHL/Comp Loan plus 0.25% - Floating
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.