

## Housing Loan products

Product Name	Interest Type	Interest Rate	
		Salaried and Professionals	Self-Employed non-professional
1. Individual Housing Loan	Floating Rate	8.25% to 9.75%	8.75% to 10.25%
2. Affordable Housing Loan	Floating Rate*	8.25% to 9.75%	8.75% to 10.25%
3. Credit Linked subsidy scheme	Floating Rate	8.25% to 9.75%	8.75% to 10.25%
4. Composite Housing Loan			
a) Sites situated in layouts developed by Govt. Dev. Agencies	Floating Rate	8.35 % to 9.85%	8.85% to 10.35%
b) Sites situated in approved private layouts.	Floating Rate	8.50% to 10.00%	9.00% to 10.50%
5. Commercial Housing loan			
a) Up to 4 units	Floating Rate	8.35% to 10.10%	8.85% to 10.60%
b) Above 5 Units	Floating Rate	8.40% to 10.15%	8.90 % to 10.40%
6. IHL- Cash Salary	Floating Rate	9.25% to 10.25%	Not applicable
7. special Urban Housing refinance Scheme (Direct)	Floating Rate	8.50%	
8. special Urban Housing refinance Scheme Indirect)	Floating Rate	9.50%	

\* Fixed for 7 years from the date of receipt of refinance from NHB.

## Non-Housing Loan products

1. Site Loan			
a) Sites situated in layouts developed by Govt. Dev. Agencies	Floating Rate	9.50% to 11.00%	10.00% to 11.50%
c) Sites situated in approved private layouts.	Floating Rate	9.75% to 11.25%	10.25% to 11.75%
2. Mortgage Loan	Floating Rate	9.50% to 10.50%	10.00% to 11.00%
3. Flexi Loan	Floating Rate	9.50% to 10.50%	10.00% to 11.00%
4. Loan against commercial properties	Floating Rate	9.75% to 10.75%	10.25% to 11.25%
5. Personal Loans	Floating Rate	9.25% to 10.25%	9.75% to 10.75%
6. Builder Loan	Floating Rate	13.05 % to 14.05%	
7. Line on credit	Floating Rate	12.30%	
8. Loan Against rent receivable	Floating Rate	9.25% to 9.75%	
9. CFHL Nishchint loan for pensioners	Floating Rate	10.25%	