

## Latest Home Loan interest rates

| Bank Name                 | Floating Interest rate                                                                                  | EMI Per lakh                                                        | Processing Fee                                                                                                 | Prepayment Charges |
|---------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------|
| Canara Bank               | 10.20%                                                                                                  | Rs 978                                                              |                                                                                                                | Nil                |
| State Bank Of India       | 10.10% for Women and 10.15% for Others                                                                  | Rs.972 (For Women), Rs.975 (For Others)                             | Up to 25 lacs : 0.25% of loan amount minimum Rs.1000/-                                                         | Nil                |
|                           |                                                                                                         |                                                                     | 25-75 lacs : Rs.3,250/-                                                                                        |                    |
|                           |                                                                                                         |                                                                     | 75 & above : 5,000/-                                                                                           |                    |
| HDFC Ltd                  | 10.25%                                                                                                  | Rs 982                                                              | 0.5% or maximum 10,000+service tax (12.36%)                                                                    | Nil                |
| Indian Bank               | 10.25%                                                                                                  | Rs.982                                                              | 0.25% of loan amount with a maximum of Rs.20,000                                                               | Nil                |
| ICICI Bank                | 10.10% (For Female),10.15% (For Others) (Upto 25Lacs), then 10.25%                                      | Rs.972 (For Female), Rs.975 (For Others) (Upto 25Lacs), then Rs.982 | 0.50% of loan amount upto 1 crore                                                                              | Nil                |
| LIC Housing               | Scheme I:10.20% (Fixed for 2 yrs)<br>Scheme II: 11.25% (Fixed for 10 yrs)<br>Scheme III: 12.25% onwards | Scheme-1- Rs 978<br>Scheme-II - Rs 1,049<br>Scheme-III-Rs 1,119     | Up to 50 lacs : 10,000 +(Service tax)<br>50 lacs & above : 15,000 +(service tax)                               | Nil                |
| Bank of Baroda            | 10.25%                                                                                                  | Rs.982                                                              | Loan upto Rs.30 Lacs - 0.50% (Minimum Rs.5,000)<br>Above 30 Lacs - 0.40% (Min. Rs.15,000/- & Max. Rs.50,000/-) | Nil                |
| AXIS Bank                 | 10.25%                                                                                                  | Rs.982                                                              | 0.5% of the loan amount (Max. 10000/- + service tax for Salaried) upto Rs 30 Lakhs. Beyond it would be 0.4%    | Nil                |
| IDBI                      | 10.25%                                                                                                  | Rs.982                                                              | 0.50% of loan amount + applicable tax subject to maximum of Rs. 50,000/- + applicable tax                      | Nil                |
| Oriental Bank of Commerce | 10.25%                                                                                                  | Rs.982                                                              | 0.50% of the loan amount, subject to maximum of Rs. 20000/- + service tax                                      | NIL                |
| Punjab National Bank      | 10.25%                                                                                                  | Rs.982                                                              | Nil                                                                                                            |                    |
| Citibank                  | Scheme I: 10.25%*(without Home Credit facility)<br>Scheme II: 10.50%*(with Home Credit facility)        | Scheme-I: Rs 982<br>Scheme-II: Rs 998                               | 0.25% for salaried and 0.5% for others                                                                         | NIL                |

Source: myinvestmetnideas.com database. Please contact respective bank/institution for updated rates. These rates may change without any notice.

# Mortgage Rates Ideas

**Siddappa N.Byrareddy**



## **Mortgage Rates Ideas:**

New Ideas for Refinancing and Restructuring Mortgage Loans United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing, Transportation, and Community Development, 2012     **Detox Your Finances (52 Brilliant Ideas)** John Middleton, 2007-01-02 52 fresh ideas for going from red to black Over the course of a lifetime the average person is likely to spend at least two million dollars They re also likely to spend more than they earn fail to realize full earning potential and buy lots of stuff they don t really want or need Detox Your Finances helps readers get out of the money pit by offering solid advice on key topics including how to earn more spend less invest wisely manage credit and debt and create a budget they can actually stick to Ideas include Idea 3 Jump start your salary Idea 9 Don t max your tax Idea 16 Destroy your piggybank Idea 22 Sweat the small stuff Idea 41 Manage your bricks and mortar Idea 52 Review monitor and act     *New Ideas to Address the Glut of Foreclosed Properties* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing, Transportation, and Community Development, 2012     *To Expand and Reorganize the Federal Home Loan Mortgage Corporation* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development, 1982     **Adjustable Rate Mortgages** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance, 1982     Safety and Soundness Issues Related to Bank Derivatives Activities United States. Congress. House. Committee on Banking, Finance, and Urban Affairs, 1994     Federal Electricity Activities United States. General Accounting Office, 1997     Federal Electricity Activities: The federal government's net cost and potential for future losses United States. General Accounting Office, 1997     *Federal Electricity Activities* Linda M. Calbom, 1999-04 Addresses the significant ongoing expenses incurred by the federal government to support the electricity related activities of the Power Marketing Administrations PMAS and the Rural Utilities Service RUS Also addresses potential future losses from these activities as well as those of the Tennessee Valley Authority TVA given the move toward deregulation and increased competition in the electric industry This report estimates the federal government s net recurring cost from electricity related activities at the RUS the PMAS and TVA for FY1996 where possible the cumulative net cost for FY 1992 through 1996     *Safety and Soundness Issues Related to Bank Derivatives Activities: Without special titles* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs, 1994     **Home Mortgage Interest Deduction** , 1995     Kiplinger's Personal Finance , 1980-12 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics     **The Hottest Ideas in Word of Mouth Advertising** Godfrey Harris, 2004     **English Teaching Forum** , 2002     Hearings Before the House Select Committee on Lobbying Activities, House of Representatives, Eighty-first Congress, Second Session, Created Pursuant to H. Res. 298, March 27, 28, and 30, 1950 United States. Congress. House. Select Committee on Lobbying Activities, 1950

**Hearings Before the House Select Committee on Lobbying Activities, House of Representatives, Eighty-first Congress, Second Session, Created Pursuant to H. Res. 298** United States. Congress. House. Select Committee on Lobbying Activities,1950      **The Role of Fannie Mae and Freddie Mac in the Financial Crisis** United States. Congress. House. Committee on Oversight and Government Reform,2009      *Review of Stockton's Housing and Community Development Activities* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development,1983      **Forum** ,1999      *State and Federal Marketing Activities and Other Economic Work, March 1921-June 21, 1939* United States. Bureau of Agricultural Economics,1927

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