Latest Home Loan interest rates

| Bank Name | Floating Interest rate | EMI Per lakh | Processing Fee | Prepayment Charges |
|------------------------------|--|--|---|-----------------------|
| | | | | Criarges |
| 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/- | NII |
| | | | 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%) | NII |
| 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 | Nii |
| LIC Housing | Scheme I:10.20% (Fixed for 2 yrs) Scheme II: 11.25% (Fixed for 10 yrs) Scheme III: 12.25% onwards | Scheme-1- Rs 978 Scheme-III - Rs 1,049 Scheme-III-Rs 1,119 | Up to 50 lacs : 10,000 +(Service tax) 50 lacs & above : 15,000 +(service tax) | Nii |
| E | | | | |
| Bank of Baroda | 10.25% | Rs.982 | Loan upto Rs.30 Lacs - 0.50% (Minimum Rs.5,000) 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% | 211 |
| 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) Scheme II: 10.50%*(with Home Credit facility) | Scheme-I: Rs 982 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

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