

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) Scheme II: 11.25% (Fixed for 10 yrs) Scheme III: 12.25% onwards	Scheme-1- Rs 978 Scheme-II - Rs 1,049 Scheme-III-Rs 1,119	Up to 50 lacs : 10,000 +(Service tax) 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) 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) 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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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

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