

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

Xiaolong Qi



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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

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