

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

Ramananda Chatterjee



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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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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 Safety and

Soundness Issues Related to Bank Derivatives Activities United States. Congress. House. Committee on Banking, Finance, and Urban Affairs, 1994 Safety and Soundness Issues Related to Bank Derivatives Activities: Without special titles United

States. Congress. House. Committee on Banking, Finance, and Urban Affairs, 1994 Topics of Jurisprudence John Bruce Norton, 1870 *The Accountant*, 1929 **State and Federal Marketing Activities and Other Economic Work, March**

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Table of Contents Mortgage Rates Ideas

1. Understanding the eBook Mortgage Rates Ideas
 - The Rise of Digital Reading Mortgage Rates Ideas
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Ideas
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mortgage Rates Ideas
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Ideas
 - Personalized Recommendations
 - Mortgage Rates Ideas User Reviews and Ratings
 - Mortgage Rates Ideas and Bestseller Lists
5. Accessing Mortgage Rates Ideas Free and Paid eBooks
 - Mortgage Rates Ideas Public Domain eBooks
 - Mortgage Rates Ideas eBook Subscription Services
 - Mortgage Rates Ideas Budget-Friendly Options

6. Navigating Mortgage Rates Ideas eBook Formats
 - ePub, PDF, MOBI, and More
 - Mortgage Rates Ideas Compatibility with Devices
 - Mortgage Rates Ideas Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mortgage Rates Ideas
 - Highlighting and Note-Taking Mortgage Rates Ideas
 - Interactive Elements Mortgage Rates Ideas
8. Staying Engaged with Mortgage Rates Ideas
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mortgage Rates Ideas
9. Balancing eBooks and Physical Books Mortgage Rates Ideas
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mortgage Rates Ideas
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Mortgage Rates Ideas
 - Setting Reading Goals Mortgage Rates Ideas
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Mortgage Rates Ideas
 - Fact-Checking eBook Content of Mortgage Rates Ideas
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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