Private Bank Home Loan Rates In India - 2023

Bank Name	Interest Rate	Processing Fee	Loan Amount	Loan Tenure
Axis Bank	Starting from 6.90% p.a.	Up to 1% of the loan amount + GST (Max. Rs. 10,000)	Up to Rs. 5 crore	Up to 30 years
HDFC Bank	Starting from 6.90% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 11,800)	Up to Rs. 10 crore	Up to 30 years
ICICI Bank	Starting from 6.90% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 11,800)	Up to Rs. 10 crore	Up to 30 years
Kotak Mahindra Bank	Starting from 6.90% p.a.	Up to 2% of the loan amount + GST	Up to Rs. 5 crore	Up to 25 years
IDFC First Bank	Starting from 7.25% p.a.	Up to 1% of the loan amount + GST (Max. Rs. 10,000)	Up to Rs. 10 crore	Up to 30 years
Yes Bank	Starting from 7.25% p.a.	Up to 2% of the loan amount + GST (Max. Rs. 15,000)	Up to Rs. 5 crore	Up to 25 years
RBL Bank	Starting from 7.25% p.a.	Up to 1.25% of the loan amount + GST (Max. Rs. 25,000)	Up to Rs. 10 crore	Up to 25 years
Federal Bank	Starting from 7.25% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 7,500)	Up to Rs. 10 crore	Up to 30 years

Documents List For Home Loan In PDF - 2023

HOME LOAN (SALARIED)

- PAN CARD
- ADHAR CARD
- ADDRESS PROOF
- 3 MONTH SALARY SLIP
- LAST 6 MONTH BANK STATEMENT
- 2 YEARS FORM 16 (Optional)
- OFFICE ID CARD
- PHOTO
- PROPERTY PAPER / ALLOTMENT LETTER COPY
- LEGAL VALUATION Fee Up To 6000/-

HOME LOAN (SELF EMPLOYED)

- PAN CARD
- AADHAR CARD
- ADDRESS PROOF
- 3 YEAR ITR WITH FINANCIAL
- LAST 1 YEARS BANK STATEMENT OF ALL ACCOUNT
- GST REGISTRATION
- GST RETURN LAST 1 YEAR 3B GSTR
- 3 YEAR OLD BUSINESS PROOF REQ.
- OWNERSHIP PROOF REQ
- PHOTO
- NOMINI PAN CARD, ADHAR CARD, PHOTO REQ.
- PROPERTY PAPER /ALLOTMENT LETTER COPY
- LEGAL VALUATION Fee Up To 6000/-