

Appendix 5.65		
Interest Rates of Different Financial Institutions on Housing Loan as on 30/11/2012		
SI No	Name of Institutions	Rate of interest
1	STATE BANK OF INDIA	
	30L upto 30 years	10.00%
	30 Land above	10.15%
2	STATE BANK OF TRAVANCORE	
	upto 75 L	10.25%
	above 75 L & Up to 85 L	10.50%
3	SYNDICATE BANK	
	Up to 25L Upto 10 years	10.50%
	10 to 25 years	10.75%
	25 L to 75 L Maximum 25 years	10.75%
	Above 75 L Maximum 25 years	10.90%
4	CORPORATION BANK	
	upto 50L upto 30 years	10.50%
5	H D F C	
	upto 30L	10.25%
	30L to 75L	10.50%
	above 75L	10.75%
6	H U D C O	
	A EWS housing by all borrowers	
	(i) Housing projects for widows,	
	SC/STs, legally handicapped,	
	single woman above 35 years	9.25%
	of age and natural calamities	
	affected areas	
	(ii) Others and action plan projects	9.50%
	B LIG housing projects by all	9.75%
	borrowers	
	C All other housing covering MIG,HIG,Rental	11.75%
	etc by Govt and public agencies	
	borrowers	
	D Individuals /Group of individuals/bulk loan for Govt/	12%
	Public agencies for construction/purchase of plots/	
	improvements up to 25L	
	HOUSEFED	
	EWS 1L up to 15 years	12.50%
	LIG 1 L to 30 L up to 15 years	13.50%
	MIG 3 L to 5 L up to 15 years	14.00%
	HIG Above 5 L up to 15 years	15.00%
7	LIC HOUSING FINANCE LTD.	
	Up to 75 L 2 years fixed	10.25%

	Above 75 L 2 years fixed	10.75%
	Up to 40L 3years fixed	10.70%
	40Lto 1 crore 3years fixed	11.00%
	40Lto 1 crore 5years fixed	11.20%
	40Lto 1 crore 10years fixed	11.40%
	Above 1 crore 3 years fixed	11.80%
	above 1 crore 5 years fixed	11.50%
	above 1 crore 10 years fixed	11.15%
8	GIC HOUSING FINANCE	
	up to 1 crore with insurance up to 20 years	10.25%
9	CANFIN HOMES	
	up to 30 L up to 30 years	10.95%
	30 L to 75L	10.60%
	75 Lto 5 crore	10.75%
10	BANK OF INDIA	
	Up to 30 L up to 20 years	10.50%
	30 to 75 L	10.60%
11	KERALA STATE CO-OP:BANK	
	Up to 3 L up to 20 years	12.00%
	3L to 5 L	12.50%
	5 Lto 20 crore	12.75%
12	KERALA STATE CO-OP:AGRI:& RURAL DEVELOPMENT BANK	
	Upto Rs. 50000/-	12.75%
	Above Rs. 50000/	14.25%
13	BANK OF BARODA	
	30 L Upto 5 years	10.75%
	5 to 15 years	11.00%
	15 to 25 years	11.25%
	above 30 L to 75L upto 5 years	11.50%
	5 to 15 years	11.75%
	15 to 25 years	12.00%
	above 75L up to 5 years	11.75%
	5 to 15 years	12.00%
	15 to 25 years	12.25%
14	INDIAN OVERSEAS BANK	
	Up to 30L upto 25 years	10.50%
	above 30 L up to 5 Crore up to 5 years	11.00%
	5 to 10 years	11.25%
	above 10 years upto 25 years	11.50%
15	FEDERAL BANK	
	Upto 30 L up to 20 years	10.73%
	30 L to 75L	10.98%
	above 75 L	11.23%

16	SOUTH INDIAN BANK	
	30L upto 5 years	13.90%
	above 5 years up to 20 years	14.15%
	above 30L upto 5 years	14.15%
	above 5 years up to 20 years	14.65%
17	INDIAN BANK	
	30L	10.5%
	above 30L upto 2 crore	10.75%
18	CANARA BANK	
	Upto 75 lakh up to 10 years	10.50%
	above 10 years up to 30 years	10.75%
	above 75L upto 30 years	10.75%
19	UCO BANK	
	up to 75 L up to 25 years	10.50%
	above 75L up to 25 years	10.75%
20	VIJAYA BANK	
	30L up to 10 years	10.50%
	above 10 years up to 20 years	10.75%
	above 30L upto 10 years	10.75%
	above 10 years up to 20 years	11.00%

Source: Technical Cell of Housing