

Govt Banks Home Loan Rates & Document List - 2023

Bank Name	Interest Rate	Processing Fee	Loan Amount	Loan Tenure
State Bank of India (SBI)	Starting from 6.70% p.a.	Up to 0.40% of the loan amount + GST (Min. Rs. 10,000, Max. Rs. 30,000)	Up to Rs. 7.5 crore	Up to 30 years
Bank of Baroda (BOB)	Starting from 6.75% p.a.	Up to 0.50% of the loan amount + GST (Min. Rs. 8,500, Max. Rs. 15,000)	Up to Rs. 10 crore	Up to 30 years
Punjab National Bank (PNB)	Starting from 6.80% p.a.	Up to 0.35% of the loan amount + GST (Min. Rs. 2,500, Max. Rs. 15,000)	Up to Rs. 10 crore	Up to 30 years
Canara Bank	Starting from 6.80% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 10,000)	Up to Rs. 10 crore	Up to 30 years
Bank of India (BOI)	Starting from 6.85% p.a.	Up to 0.25% of the loan amount + GST (Max. Rs. 20,000)	Up to Rs. 10 crore	Up to 30 years
Union Bank of India	Starting from 6.85% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 15,000)	Up to Rs. 10 crore	Up to 30 years
Central Bank of India	Starting from 6.85% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 20,000)	Up to Rs. 10 crore	Up to 30 years

Indian Overseas Bank (IOB)	Starting from 6.90% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 20,000)	Up to Rs. 10 crore	Up to 30 years
Indian Bank	Starting from 6.90% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 20,000)	Up to Rs. 10 crore	Up to 30 years
Punjab & Sind Bank	Starting from 6.95% p.a.	Up to 0.25% of the loan amount + GST (Max. Rs. 15,000)	Up to Rs. 5 crore	Up to 30 years
Bank of Maharashtra	Starting from 7.05% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 50,000)	Up to Rs. 10 crore	Up to 30 years
UCO Bank	Starting from 7.05% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 15,000)	Up to Rs. 10 crore	Up to 30 years
State Bank of Bikaner and Jaipur	Starting from 7.45% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 30,000)	Up to Rs. 10 crore	Up to 30 years
Punjab & Sind Bank	Starting from 7.50% p.a.	Up to 0.25% of the loan amount + GST (Max. Rs. 15,000)	Up to Rs. 5 crore	Up to 30 years
Punjab National Bank (PNB)	Starting from 7.60% p.a.	Up to 0.50% of the loan amount + GST (Max. Rs. 15,000)	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/-

If you Want Free Home Loan Consult Then Please Contact us on Whatsapp - 8882525441