ICICI Home Finance

Interest Rate Information on Loans:

ICICI HFC Mortgage Pricing – Effective November 01,2026

Pricing for floating rate loans for all customer segment (ICICI IHPLR – 19.05%)

Pricing for Housing loans:

(Home loans/Land Loans/ Plot + Construction Loans/Self-construction/NRI-Home Loans / Pre-approved top up refinance/ top up with home loan balance transfer)

Category	***Salaried***	***Self-employed***
Prime Home loan	9.30% onwards	9.40% onwards
Regular home loan	9.70% onwards	10.15% onwards
Apna Ghar Premium	10.15% onwards	10.40% onwards
Apna Ghar	12.20% onwards	12.95% onwards
Apna Ghar Dreamz	16.70% onwards	14.95% onwards

Pricing for Non-Housing loans:

Collateral type	***Salaried***	***Net Profit/GPR***
NRP - Commercial Property Purchase	11.15%	11.25%
Loan against residential property/LRD/ Top-up	11.65%	11.75%
Loan against commercial property	11.90%	12.00%
Revenue Generating Property	13.70%	13.80%

Pricing for Micro LAP loans:

Home Equity Residential/ Top-up/NRP-Commercial Property Purchase/LAP commercial	
Salaried	Self -Employed
15.70% onwards	15.75% onwards

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Pricing for fixed rate loans effective April 20,2024

Category	***Salaried***	***Self-employed***
Housing loan	14.10% onwards	14.20% onwards
Non housing loan	15.95% onwards	15.95% onwards

Standard Fee Structure:

Processing Fee

Category	***Processing Fee****
Prime Home loan	0.75% onwards
Apna Ghar	1.00% onwards
Apna Ghar Dreamz	2.00% onwards
Micro LAP	2.00% onwards
Regular home loan	0.75% onwards
Regular non housing loan	1.50% onwards

*Processing fee shall be the higher of applicable PF% or Rs. 15000, subject to a maximum cap of 3% of the loan amount.

Applicable taxes shall be levied on the processing fee.

Applicable pre-payment charges: (Effective October 01, 2025)

The foreclosure/prepayment charges on the facility/loan shall be NIL.

Conversion/Switch Fees

0.50%+AT for HL and 1.00%+AT for Non-HL on POS amount

Abbreviations:

AT- Applicable taxes
PF- Processing fees
POS- Principal Outstanding
LAP- Loan Against Property
HL- Housing loan
Non-HL- Non-Housing loan