

Interest Rate Information on Loans:

ICICI HFC Mortgage Pricing – Effective July 01,2025

Pricing for floating rate loans for all customer segment (ICICI IHPLR – 18.90%)

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	11.45% 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



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% +AT
Apna Ghar	1.00% +AT
Apna Ghar Dreamz	2.00%+AT
Micro LAP	2.00%+AT
Regular home loan	0.75% +AT or Rs. 11,000+AT, whichever is higher
Regular non housing loan	1.50% onwards +AT or Rs. 11,000+AT, whichever is higher

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

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

Conversion Fees

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