

# Comparison Chart

BANK NAME	LIC HFL	SBI	AXIS	ICICI	HDFC	CO.OP BANK
RATE OF INTEREST	Floating Rate: 8.75%, 8.9% fixed upto March 2012. Advantage 5: 9.25% Fixed For 5 years all upto 1.5cr.	SBI offers 8% fixed for 1st yr, 9% fixed for 2-3 yrs, 4th yr onwards Floating 7.5 base rate + 3.5 above base rate	8.25% fixed till 31st March 2011, 9% fixed till 31st March 2012, Floating 8.75% upto 30 lacs & above 30 lacs 9.25%	8.25% fixed till 31st March 2011, 9.25% fixed till 31st March 2012, thereafter Floating	8.25% fixed till 31st March 2011, 9.25% fixed till 31st March 2012, thereafter Floating	10.75% floating and 12% fixed for 15 yrs.
P.FEE	Rs.10000/- up to 50 lacs & above 50 lacs Rs.15000/- + Service Tax	0.50% of loan amount with a cap of Rs.10,000 + service tax	1% of loan Amount	0.50% of loan amount up to 1 crore	Rs. 10,000/- or 0.5% of loan amount (whichever is lesser) + Service Tax	1% of loan amount
PRE-PAYMENT CHARGES	2% of outstanding Payment & up to 10% of the sanction Amount every year nil for CEHL company	N.A	There is no charge on part pre payment. In case of full prepayment - 2% of the principal outstanding at the time of foreclosure.	There is no charge on part pre payment. In case of full prepayment - 2% of the principal outstanding at the time of foreclosure.	If 25% of outstanding amount is paid every year till 3 years - No Penalty, otherwise 2% of outstanding amount	N.A
LTV	85% of the property cost + stamp duty + registration + parking & electricity	80% of the property cost + stamp duty + registration + parking & electricity	85% of the property cost + stamp duty + registration + parking & electricity	85% of the property cost + stamp duty + registration + parking & electricity	85% of the property cost + stamp duty + registration + parking & electricity	80% of the property cost + stamp duty
TENNUR	Up to 25 years	Up to 20 years	Up to 20 years	Up to 20 years	Up to 20 years	Up to 15 years