

**Press Release  
For Immediate Release**

**April 14, 2015**

**ICICI Bank reduces home loan rates by 25 basis points for all existing and new customers**

- **Offers loans at 9.85% for women borrowers**
- **Applicants from weaker sections to get home loan at 9.85% too**
- **Offers loan at 9.90% for all others**
- **10 year fixed rate loans up to ₹ 30 lac at 9.90%**

**Mumbai:** ICICI Bank, India's largest private sector bank, today announced reduction of home loan rates by 25 basis points for all existing and new customers. With this announcement, women as well as applicants from weaker sections will get home loans at 9.85%. The rate will be 9.90% for all others. The reduced rate will be effective from April 14, 2015 for new borrowers.

The Bank has also reduced ICICI Bank Base Rate ("I-Base") by 25 basis points to 9.75% with effect from April 10, 2015. This move will benefit all existing customers of floating home loans, whose home loan rates will be reduced by 25 basis points as per the change in "I-Base".

The interest rate for fixed rate home loans have also been reduced. The borrowers taking fixed rate home loans with tenure of 10 years for loan amount upto ₹ 30 lac will have to pay 9.90%, the same effective interest rate applicable for floating rate home loans.

**Details of new home loan rates effective April 14, 2015**

Type of home loan	Categories	Interest rates	
Floating rate	Women	Upto ₹ 75 lac : 9.85%	
	Weaker sections	Upto ₹ 25 lac : 9.85%	
	Salaried	Upto ₹ 5 crore : 9.90%	Above ₹ 5 crore : 10.15%
	Self Employed	Upto ₹ 1.5 crore : 9.90%	Above ₹ 1.5 crore: 10% to 10.15%
Fixed:1 Year, 2 Years, 3 Years	Salaried	Upto ₹ 5 crore : 9.90%	Above ₹ 5 crore : 10.15%
	Self Employed	Upto ₹ 1.5 crore : 9.90%	Above ₹ 1.5 crore : 10% to 10.15%
Fixed : 5 Years & 10 Years	Salaried	Upto ₹ 30 lac : 9.90%	Above ₹ 30 lac : 10% to 10.25%
	Self Employed	Upto ₹ 30 lac : 9.90%	Above ₹ 30 lac : 10% to 10.25%

*The definition of weaker sections for the purpose of home loans is governed by the RBI guidelines under Priority sector loans.*



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To know more, visit [www.icicibank.com](http://www.icicibank.com)

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