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Interest Rates

Home Loan

7.50%* p.a. onwards

w.e.f. 15.06.2025

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Whether it's your wedding or a vacation, unplanned emergency or a planned purchase, get quick approval and instant disbursal with minimal documentation under SBI Personal Loan.

Dial 1800 1234 for more information/ applying through Contact Centre.

Give a Missed Call on 7208933142 or SMS "PERSONAL" on 7208933145 to get a call back from our Contact Centre.

Festive Dhamaka: Zero Processing Fee till 31st January 2026. Avail now!

Features

- Loan up to ₹35 lakhs
- Low interest rates starting from 10.05%*
- Low processing charges
- Minimal documentation
- Zero hidden costs
- No security, no guarantor
- Provision for second loan
- Digital Document Execution facility
- Term loan facility on daily reducing balance or Overdraft facility with reducing Drawing Power

[Click here for latest rate of interest](#)

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Last Updated On : Thursday, 30-10-2025

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IMPORTANT: State Bank of India never ask for your user id / password / pin no. through phone call / SMSes / e-mails. Any such phone call / SMSes / e-mails asking you to reveal credential or One Time Password through SMS could be attempt to withdraw money from your account.NEVER share these details to anyone.

State Bank of India wants you to be secure. If you come across any such instances please inform us through e-mail to the following address- epg.cms@sbi.co.in

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