

Mortgage Loan: Apply Loan Against Property Up to 75%* of property value

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Just 5 simple steps to realising your dream home with ICICI Bank Express Home Loans. T&C apply.

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Please select product type

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Thank you for your request.

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LOAN AGAINST PROPERTY

LAP Calculator

Interest Rates

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FAQs

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Top up Loan

Instant Top-up Loan

24 hour Top-up loan

Loan Against Property

Instant loan against Property
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Instant Balance Transfer
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New Caledonia
Niger
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Home Loan

Balance Transfer

Home Overdraft

Loan Against Property

Commercial Property Purchase Loan

Money Saver Home Loan

Top Up Loan

Land & Construction Loan

Lease Rental Discounting

Home Loan (Sanctioned Under-Disbursement)

Balance Transfer (Sanctioned Under-Disbursement)

Please select product

type

Home Loan

Loan Against Property

Top Up Loan

Balance Transfer

Commercial Property Purchase Loan

Existing Home Loan Enquiry

Please select product

type

Please enter valid pincode

I agree that by clicking on 'Submit', I authorize ICICI Bank and its representatives to contact me by telephone.

Please check the above box to proceed.

SUBMIT

Thank you for your request.

Your reference number is

CRM 786578956

Our executive will contact you shortly

Sorry! Please check back in a few minutes as an error has occurred.

LOAN AGAINST

PROPERTY

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Loan Against Property – An overview

ICICI Bank offers the ease of using your residential or commercial property as collateral to get a Loan Against Property (LAP).
*T&Cs. Provisional sanction is subject to verification and approval of information and documents submitted to the bank.

Property Loan EMI Calculator

Check your monthly EMI

ELIGIBILITY CALCULATOR

Check your Home Loan eligibility

Balance Transfer Calculator

Calculate your monthly savings

AFFORDABILITY CALCULATOR

Plan your finances for Home Loan

Calculate Loan Against Property EMI

Amount

10L

50L

1Cr

5Cr

10Cr

Illustrative Interest Rate (P.A.)

%

Duration

Months

Years

Months

Monthly EMI

*

Principal Amount

Total Interest Payable

*

Total Amount Payable

*

Apply Now

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Disclaimer: *The EMI displayed is indicative and may vary during actual loan processing.

Calculate your monthly EMI

■

■

10,000

■

1Cr

■

■

0

■

1Cr

Illustrative Interest Rate (P.A.)

%

Months

Years

Months

Your Home Loan Eligibility



Your EMI



Apply for home loan

Get a callback

Outstanding Principal Amount



5,00,000



3,00,00,000

Current Interest Rate

%

1

21

Current Outstanding Tenure

(Months

Years)

12

360

Illustrative Interest Rates (In %)

%

1%

21%

Required Tenure

(Months

Years)

12

360

Your Existing Home Loan

ICICI Bank Home Loan



30,000



20,000

Monthly EMI

You Save 

10,201

/month



30,000



20,000

Total Amount Paid

Amount You Save



24,48,240

Apply For Home Loan

Get A Callback

Down Payment



0



1Cr

Gross Monthly Income



10k



1Cr

Other EMIs



0



1Cr

Illustrative Interest Rate (P.A.)

%

0%

15%

Tenure (Years)

1

30

Property Cost you can afford



65,43,590

Your Home Loan Eligibility



50,43,590

Your Home Loan EMI will be



60,000

Remaining Balance



40,000

Apply For Home Loan

Get a callback

Loan Against Property: Benefits & Features

High Loan Amount

Get access to high loan amounts for your financial needs

Minimal Documentation

Save time and effort with a simple application process that requires minimal documentation

Instant Provisional Sanction*

Get quick and hassle-free provisional sanction for your loan

Flexible Tenure

Select repayment tenures that suit your budget

Attractive Interest Rates

Improve financial planning with attractive interest rates on your loan.

Apply Now

Loan Against Property: Interest, Documents & Eligibility

Loan Against Property documents

Below is the list of documents required for a Mortgage Loan based on profile:

Individuals:

Identity Proof & Address Proof of Individuals:

Aadhaar/Passport/Driving License/Voter ID/National Rural Employment Guarantee Act (NREGA) Card/Letter

DOB Proof:

Passport/Driving License/Voter ID/NREGA Card/Letter from the NPR containing details of your name and address

Non-Individuals (Entity):

Identity Proof

: Registration Certificate including Udyam Registration Certificate (URC) issued by the Government/Certificate

Note:

For sole proprietorship concerns, any of the above-mentioned two documents are required.

Address Proof:

GST Certificate/Business Registration Certificate/Gumastaa License/Udhyam Registration Certificate/Bank statement

Note:

If the registered address and permanent address of the entity are different – proof is required in both cases.

Apart from the above-mentioned document, additional documents will be required for the below entities:

Partnership Firm: Partnership Deed

Limited Liability Partnership: LLP Agreement and Certificate of Incorporation, List of designated partners and

Public & Private Limited Co. (Even if there is only 1 director): Certificate of Incorporation, Memorandum of Association

Trust: Trust Deed with Registration Certificate, list of all beneficiaries, trustees, settlors, protectors and authorized

Society: By-laws/Memorandum of a Society with Registration Certificate, list of members with their names, and

HUF: List of Adult Coparceners (Joint Heirs) attested by the Karta (Head of the family)

Authorised signatory along with KYC and Relationship Segment details in case of Private/Public Limited Companies

List of Directors and Senior Management details in case of Private/Public Limited Companies

Legal Entity Identifier (LEI) Certificate of non-individual borrowers having a banking system exposure of ₹ 5

Beneficial owner details along with KYC documents as per below:

In case of Company/Partnership Firms/Limited Liability Partnership, more than 10% of shares/capital/profit of the

In case of Unincorporated Association or Body of Person/Individual, more than 15% of capital/profit of the company

In case of author of the trust, the trustee, the beneficiaries with 10% and more interest in the trust.

Below is the list of documents required for a Mortgage Loan based on employment:

Income Proof:

Salaried:

Latest Form 16

Latest one-month salary slip

Bank statements of the last 6 months.

Self-Employed

Last 6 months' Bank statements of all operative accounts

Last 2 years CA Certified/Audited Income Tax Returns (ITR), computation of income, Profit and Loss Account

GST returns of the last 1 year.

Disclaimer

This is an indicative list only. Additional documents may be required for a case-to-case basis.

Mortgage Loan Eligibility

Here are the necessary eligibility requirements for securing a mortgage loan:

Age:

The age of the applicant should be between 21 to 65 years or retirement age.

Employment Type:

Both salaried and self-employed individuals are eligible.

Credit Score:

A minimum credit score of 700 or above is usually required for eligibility.

Citizenship:

Applicants must be Indian residents to qualify for a mortgage loan.

Income Stability:

Lenders assess the applicant's income stability and may require proof of steady income for loan approval.

Debt-to-Income Ratio:

Lenders evaluate the applicant's Debt-to-Income (DTI) ratio to ensure they can comfortably afford mortgage.

Read More

Types of Loan Against Property

LAP for Doctors

ICICI Bank provides a Loan Against Property for doctors, allowing a loan sanction of up to 75% of the property value.

Home Overdraft

The LAP OD facility has a financing option that allows you to withdraw a certain amount from the sanctioned loan.

LAP Top-up

You can also take a Top-up Loan on your existing Loan Against Property. If you are facing a shortage of funds, you can avail a Top-up Loan.

AVAIL HOME LOAN NOW

Recommended Products

Home Loans

Sanction with special fees

Balance Transfer

Transfer your Home Loan to us and save more

Top-up Loan

Get a Top-up on your existing Loan

Mortgage Loan FAQs

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Collapse All

What is Loan Against Property (LAP)?

A Loan Against Property is a Secured Loan, where you can mortgage your residential, commercial or special purpose property to avail a loan.

What is the maximum term for which I can take a Loan Against Property (LAP)?

Applicants can avail a Loan Against Property for a maximum period of 15 years. This gives you flexibility so you can use the loan for your long-term needs.

What is the security that I need to provide to take a Loan Against Property (LAP)?

As the name suggests, you need to mortgage your property, to ensure access to immediate funding. Your property will be the security for the loan.

What type of property can I mortgage for a LAP?

ICICI Bank allows you to secure a mortgage Loan Against Property by mortgaging residential, commercial or special purpose property.

Do ICICI Bank offer Property Loan as an overdraft?

Overdraft facility is available to all customers. It is a great financing option, which you can use for business or personal needs.

What percentage of the property value can I avail as a LAP?

ICICI Bank offers a loan amount of up to

75% of the property value

. The loan amount, which you can avail through ICICI Bank's LAP depends on the overall condition of the pr
mortgage loan calculator

to know how much loan you can avail.

For what purposes can I take a LAP Loan?

A LAP can be availed for various purposes such as a wedding, child's higher studies, medical emergency, b
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