

# Home Loan EMI Table After the October 2026 Repo Rate Hike

What a 0.25 point rise in your home loan rate means for your monthly EMI, from ₹50 lakh to ₹2 crore.

**What changed:** On 7 October 2026 the RBI raised the repo rate by 25 basis points, from **5.25% to 5.50%**, the first increase since February 2023. Repo-linked home loans usually reset within three months; MCLR-linked loans reset every six or twelve months. Fixed-rate loans do not change during the fixed period.

## EMI by loan amount (20-year tenure)

| Loan amount | EMI at 8.00% | EMI at 8.25% | Extra per month | Extra over 20 years |
|-------------|--------------|--------------|-----------------|---------------------|
| ₹50 lakh    | ₹41,822      | ₹42,603      | ₹781            | ₹1,87,507           |
| ₹75 lakh    | ₹62,733      | ₹63,905      | ₹1,172          | ₹2,81,260           |
| ₹1 crore    | ₹83,644      | ₹85,207      | ₹1,563          | ₹3,75,014           |
| ₹1.5 crore  | ₹1,25,466    | ₹1,27,810    | ₹2,344          | ₹5,62,521           |
| ₹2 crore    | ₹1,67,288    | ₹1,70,413    | ₹3,125          | ₹7,50,028           |

Assumes the loan rate moves from 8.00% to 8.25% and stays there for the full 20 years. Rounded to the nearest rupee.

## ₹1 crore loan by tenure

| Tenure   | EMI at 8.00% | EMI at 8.25% | Total interest at 8.25% |
|----------|--------------|--------------|-------------------------|
| 15 years | ₹95,565      | ₹97,014      | ₹74,62,526              |
| 20 years | ₹83,644      | ₹85,207      | ₹1,04,49,576            |
| 25 years | ₹77,182      | ₹78,845      | ₹1,36,53,504            |
| 30 years | ₹73,376      | ₹75,127      | ₹1,70,45,598            |

## Higher EMI or longer tenure?

Many banks keep your EMI the same and extend the tenure. On a ₹1 crore, 20-year loan at 8.00%, keeping the EMI at ₹83,644 after a rise to 8.25% stretches the loan to about 252 months, roughly a year longer, and adds about ₹6,16,984 in total interest compared with raising the EMI. RBI rules require lenders to let you choose between a higher EMI, a longer tenure, a mix of both, or prepayment.

## Five questions to ask your bank

1. Is my loan linked to the repo rate (EBLR/RLLR), MCLR or base rate?
2. When is my next reset date?
3. Will you raise my EMI or extend my tenure, and how do I choose?
4. What is my current spread over the benchmark?
5. What does it cost to reprice to a lower spread or switch lenders?

The next RBI Monetary Policy Committee meeting is scheduled for 2 to 4 December 2026. Any further change is a forecast until it is announced.

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## Sources

Reserve Bank of India, Monetary Policy Statement, 7 October 2026 ([rbi.org.in](https://rbi.org.in)). EMI figures calculated by Delhi NCR Properties using the standard reducing-balance formula. Last reviewed 16 October 2026. Illustrative only; your EMI depends on your bank's rate, spread, outstanding balance and remaining tenure. Use your lender's calculator before deciding.