

<h1>1. Eligibility Criteria</h1>

Age: 21-65 years.

Income: Minimum income requirements vary based on loan amount.

Employment: Must be salaried or self-employed with a stable income.

<h1>2. Required Documents</h1>

Proof of Identity: Passport, Driver's License, Aadhar Card.

Proof of Address: Utility Bill, Rental Agreement.

Income Proof: Salary Slips, Bank Statements, IT Returns.

Property Documents: Sale Agreement, Title Deeds.

<h1>3. Application Process</h1>

Pre-Approval: Get a pre-approval to know your loan eligibility.

Submit Application: Fill out the loan application form and submit the required documents.

Property Evaluation: Bank conducts a legal and technical evaluation of the property.

Loan Approval: Upon satisfactory evaluation, the loan is approved.

Disbursement: The loan amount is disbursed to the seller's account.

<h1>4. Repayment Options</h1>

EMI (Equated Monthly Installment): Fixed monthly payment.

Floating Rate: Variable interest rate, changes with market conditions.

Fixed Rate: Interest rate remains constant throughout the loan tenure.

<h1>5. Tips</h1>

Check Your Credit Score: Ensure a good credit score for better interest rates.

Compare Offers: Look at different banks and their interest rates.

Read Terms: Understand the terms and conditions, especially related to pre-payment charges.

