

Home Loan Information

Hi. How can I help you?

Thank you for considering a home loan with us. We offer flexible plans tailored to meet your needs, along with a range of additional features to enhance your borrowing experience. Below are the details of our three available plans:

1. Short Term Plan:

- Interest Rate: 12%
- Duration: Less than 5 years
- Assurity: For loan amounts greater than 25 lakhs, assurity such as the home itself is required. For loan amounts less than 25 lakhs, no assurity is required.

2. Intermediate Plan:

- Interest Rate: 10%
- Duration: 5 to less than 10 years
- Assurity: For loan amounts greater than 25 lakhs, assurity such as the home itself is required. For loan amounts less than 25 lakhs, no assurity is required.

3. Long Term Plan (Customizable):

- Interest Rate: Customizable based on negotiation
- Duration: 10 years or more
- Assurity: For loan amounts greater than 25 lakhs, assurity such as the home itself is required. For loan amounts less than 25 lakhs, no assurity is required.

Additional Features and Points:

- Eligibility: We consider various factors including income, credit history, and property value to determine your eligibility.
- Loan Amount: We offer home loans ranging from 5 lakhs to 10 crores, depending on eligibility and requirements.

- Flexible Repayment Options: Choose from flexible repayment options such as EMIs (Equated Monthly Installments) to suit your financial situation.
- Easy Application Process: Our streamlined application process ensures convenience and quick processing of your loan application.
- Expert Guidance: Our experienced loan officers are available to assist you throughout the loan process, providing expert guidance and support.
- Interest Rate Lock-In Option: Protect yourself from potential interest rate hikes by locking in your rate for a certain period.
- Pre-Approval: Strengthen your negotiating power by getting pre-approved for a home loan.
- Balance Transfer Facility: Transfer your existing home loan to us for better terms and rates.
- Online Account Management: Access your loan account online for statements, payments, and balance tracking.
- Partial Payment Option: Make partial payments towards your principal amount to reduce the outstanding loan balance.
- Insurance Options: Optional insurance coverage such as home insurance and mortgage protection insurance is available.
- Special Programs for First-Time Homebuyers: Benefit from special loan programs with lower down payment options and competitive rates.
- Referral Rewards: Receive rewards for referring friends or family members who successfully obtain a home loan with us.
- Educational Resources: Access webinars, workshops, and articles to help you understand the home buying process and manage finances effectively.

We understand that purchasing a home is a significant decision, and we are committed to providing you with the best possible loan options and support to make your dream home a reality. If you have any further questions or would like to proceed with your home loan application, please don't hesitate to contact us.