

HOME  
LOAN



PERSONAL  
LOAN



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HOME  
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TRAVEL  
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HEALTH  
INSURANCE



PENSION  
PLANS

# Home Loan FAQs

1. What is the minimum and maximum age to avail personal loan?

Minimum 21 years and maximum 60 years (retirement age).

2. I get my salary in cash, am I eligible for personal loan?

No, your salary should be either credited in the bank or at least in cheque.

3. I have 2 cheque bounces in the last 3 months, can I still avail the loan?

No, since this is unsecured loan, cheque bounces in the recent months are not allowed.

4. Can I prepay the loan within 6 months' time?

Generally there is a lock in period of 6 months, however this may differ from bank to bank.

5. How much time does it take to disburse a personal loan?

Usually if all the documents are in place then in 72 hours the loan is disbursed.

6. Who can be a co-applicant in the loan?

- Proprietorship Firm/ Self-employed Individual: Son, Daughter
- Partnership Firm/ LLP: Partners with at least 51% Stake to be taken co-applicant
- Private Ltd Company: Director(s) with at least 51% stake to be taken co-applicant
- Public Ltd Company: One director to be taken co-applicant