#### **Eligibility Criteria for home loan**

To be eligible for a home loan, you need to meet the following criteria:

* **Age:** 21 to 65 years (varies by lender).
* **Income:** Minimum income requirement depends on the loan amount.
* **Employment:** Salaried employees, self-employed professionals, and business owners can apply.
* **CIBIL Score:** A score of 750 or above improves your chances of approval and better terms.
* **Property Documents:** Clear property title, approved building plan, and no encumbrances.

#### **Documents Required for home loan**

1. **Identity Proof:** Aadhar card, PAN card, passport, or voter ID.
2. **Address Proof:** Utility bill, rent agreement, or driving license.
3. **Income Proof:** Salary slips, ITR, and bank statements for the last 6 months.
4. **Property Documents:** Sale deed, encumbrance certificate, and approved construction plan.