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NATIONAL HOUSING BANK (NHB)  
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Branch: Urban Housing Branch  
Address: 789 Realty Road, Capital City, Country  
Contact: +91-33-11223344 | Email: info@nhb.com

HOME LOAN & CONSTRUCTION LOAN DETAILS  
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1. LOAN PRODUCTS OFFERED:

- a. Home Loan
- b. Construction Loan

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A. HOME LOAN  
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Eligibility Criteria:

- Minimum Monthly Income: ₹40,000 (or equivalent for self-employed)
- Credit Score: 750+
- Property Appraisal: Must meet bank valuation criteria
- Loan-to-Value (LTV): Up to 80%

Loan Amount & Terms:

- Loan Amount: Determined based on property value and applicant's income (up to ₹1.5 Crore)
- Tenure: 60 to 360 months
- Interest Rate: 8.50% to 12.00% per annum
- Processing Fee: Flat fee of ₹10,000 or 1% (whichever is higher)
- Prepayment Charges: Nil for floating rate loans; applicable for fixed rate loans

Required Documents:

- Identity Proof & Address Proof
- Income Proof (Salary slips, IT returns)
- Property Documents (Sale Deed, Title Deed, Property Tax Receipts)
- Bank Statements (Last 6 months)
- Home Loan Agreement Draft

Home Loan Application Form:  
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Applicant Name : \_\_\_\_\_  
Property Address : \_\_\_\_\_  
Loan Amount Requested : ₹ \_\_\_\_\_  
Employment Status : Salaried / Self-Employed  
Monthly Income : ₹ \_\_\_\_\_  
Property Valuation : ₹ \_\_\_\_\_

Declaration:

I hereby declare that the information provided is accurate and I consent to National Housing Bank verifying my details. I accept the terms and conditions for the home loan application.

Applicant Signature : \_\_\_\_\_ Date: \_\_\_\_\_  
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B. CONSTRUCTION LOAN  
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Eligibility Criteria:

- Applicable to landowners or property developers
- Must have a valid construction plan approved by local authorities
- Credit Score: 740+ (for individual applicants)

Loan Amount & Terms:

- Loan Amount: Up to 80% of the total construction cost
- Tenure: 24 to 120 months (construction period plus additional years for repayment)
- Interest Rate: 9.00% to 13.00% per annum
- Processing Fee: 1.5% of the loan amount

Required Documents:

- Detailed Construction Plan & Approvals
- Land Ownership Proof
- Cost Estimates from Certified Contractors
- Income Proof & Bank Statements
- Identity and Address Proof

Construction Loan Application Form:

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 Applicant Name : \_\_\_\_\_  
 Project Location : \_\_\_\_\_  
 Estimated Construction Cost: ₹ \_\_\_\_\_  
 Loan Amount Requested : ₹ \_\_\_\_\_  
 Land Registration No. : \_\_\_\_\_  
 Expected Completion Date: \_\_\_\_\_

Declaration:

I certify that the information provided is true, and I agree to abide by the terms and conditions set by National Housing Bank regarding the construction loan.

Applicant Signature : \_\_\_\_\_ Date: \_\_\_\_\_  
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