

# Home Loan Brochure

## Eligibility Criteria:

- Applicant must be between 21 and 60 years old.
- Minimum monthly income: ■30,000 (salaried) or ■50,000 (self-employed).
- Employment stability: At least 2 years for salaried, 3 years for self-employed.
- Valid KYC documents required.
- CIBIL score of 700 or above preferred.

## Required Documents:

- Identity Proof (Aadhar, Passport, Voter ID).
- Address Proof (Utility Bill, Rent Agreement, Passport).
- Income Proof (Salary slips, IT returns).
- Bank statements for the last 6 months.
- Property documents for the loan application.

## Loan Features:

- Loan amount: ■5 Lakhs to ■5 Crores.
- Interest rates starting from 8.25% p.a.
- Tenure up to 30 years.
- Flexible repayment options.
- Prepayment allowed with minimal charges.

## Compliance Notes:

- All loans are subject to RBI regulations.
- KYC norms must be strictly followed.
- The bank reserves the right to approve or reject applications.
- Misrepresentation of documents will lead to cancellation of the loan.