LOAN INFROMATION – ETIHAD BANK

Buy a home, car or bike, invest in your business, or get home the latest gadget.

Etihad Bank helps you achieve a variety of goals with a wide range of loan products. Attractive interest rates, flexible tenures and repayment options, minimal documentation and quick disbursals are some of the features of Etihad Bank loans.

**LIST OF DOCUMENTS:**

List of documents for Salaried

* Proof of Identity:- Passport / Driving License / Voters ID / PAN Card (any one)
* Proof of Residence: - Leave and License Agreement / Utility Bill (not more than 3 months old) / Passport (any one).
* Latest 3 months Bank Statement (where salary/income is credited).
* Salary slips for last 3 months.
* 2 Passport Size photographs

List of documents for Self-Employed

* KYC Documents: Proof of Identity; Address proof; DOB proof.
* Proof of Residence: - Leave and License Agreement / Utility Bill (not more than 3 months old) / Passport (any one).
* Income proof (audited financials for the last two years).
* Latest 6 months Bank statement.
* Office address proof.
* Proof of residence or office ownership.
* Proof of continuity of business.

**LOANS OFFERED:**

1) PERSONAL LOANS

Etihad Bank offers you one of the most convenient and easy-to-get personal loans. We offer a comprehensive range of personal loans, so whether you want a loan for your dream vacation, wedding or medical emergency, we have got you covered.

Our instant approval on personal loans comes with key features like:

\* Minimum Documentation

\* Maximum Flexibility

\* Less Than 48 Hours Disbursal

\* Get 24X7 assistance anywhere

In addition, you get loans of up to Rs. 3 lakh with easy EMI options.

Interest Rate(s): 1 Years - 8%

3 Years - 14.96%

2) CAR LOANS

Our tailor made Car Loans come with exclusive features such as up to 100% financing, flexible repayment tenure and affordable EMI. Customized Car Loans are available on all the brands like Hyundai, TATA Motors, Maruti Suzuki, Renault, and Nissan amongst others. Our well- trained officials will help you take informed decisions and assist you with the documentation process.

Interest Rate: 4 Years - 8.76%

3) TWO-WHEELER LOANS

Etihad Bank helps you buy a Two-wheeler without shelling off all your savings at one go. Get your Two-wheeler loan approved quickly with flexible repayment options that range from 12 to 36 months. At Etihad Bank, you get the best offers in the industry with competitive interest rates. In addition, you can avail some of the best benefits like hassle-free documentation, quick processing, and easy loan insurance on a two-wheeler loan.

Interest Rate: 1 Year – 6%

3 Years - 8%

4) COMMERCIAL VEHICLE LOAN

We offer you loans on all types of Commercial Vehicles (new and used) of all major manufacturers. To meet your aspirations, we have specialized branches dedicated for providing commercial vehicles and equipment loans. Our competitive interest rates are based on factors such as customer profile and location.

Interest Rate: 4 Years - 8.76%

5) HOUSING LOAN

Etihad Home Loans are convenient and affordable. We have a wide network across the nation, so that you can reach us easily and quickly. We also provide door-to-door servicing and flexible repayment options, as we ensure maximum convenience. Whether you want to buy an under construction as well as ready flats, apartments or independent houses, we offer home loans for all of them. In addition, you also get personalized documentation assistance and smooth processing.

Interest Rate: 7 Years - 7 %

10 Years – 9.33%

15 Years – 12%

6) EDUCATIONAL LOANS

Education loans are financing instruments that aid the borrower pursue education. The course can either be an undergraduate degree, a postgraduate degree, or any other diploma/certification course from a reputed institution/university. You must have the admission pass provided by the institution to get the financing. The financing is available both for domestic and international courses.

Interest Rate: 6 Years - 9%

10 Years – 11%