Products / Services: -

**Home Loan: -**

Desire to own home still comes out as top Priority for we Indians.

At Aadhya Financial Consultancy, we ensure the process to take HOME LOAN is peaceful and Specific to your requirement.

**Features of Home Loan: -**

* Fitment expertise to ensure higher eligibility achievement.
* Repayment tenure designed to comfort up to 30 years\* .
* Best interest rates on your home loan.
* Balance Transfer and top up specialists.
* Careful in meeting deal timelines.
* Post disbursal hand holding.
* \*Subject to criteria.

Home loan Eligibility depends on these factors : -

**Repayment capacity: -**

* Borrower should have stable income.
* Income of Spouse and immediate relatives\* can be added for deriving Loan eligibility.
* Eligibility can also be considered under different criteria.
* Our understanding and expertise in matching repayment ability with partner institutions will be leveraged.

**Value of Property**

* As per RBI guideline Loan to Value ratio (LTV) for Home loan depends upon loan amount.
* Our Understanding and expertise in matching customer expectations will be leveraged.
* Loan amount depends on Market value and Agreement value of property.

**Credit History: -**

* Good credit history also helps in getting better interest rate on loan.
* Satisfactory credit history helps in faster processing of loan.
* Past credit history is checked for all borrowers.

**Title of Property: -**

* Property purchased should have clear and Marketable title.
* Property should have been constructed with all required permission from approving authority.
* Building should have Occupation Certificate in case