Products / Services: -

**Loan Against Property: -**

Need funds for bigger expenses or long-term Investments and cost-effective manner with longer tenure.

**Features: -**

* Fitment expertise to ensure higher eligibility achievement.
* Full exploration of multiple eligibility criterion to ensure maximum gain to customer
* Repayment tenure designed to comfort up to 20 years\*.
* Balance Transfer and top up specialists
* Best interest rates on your Mortgage loan.
* Post disbursal hand holding

\*Subject to criteria.

Loan Against Property 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.
* All chain agreement must be obtained in case of resale purchase of Property.
* Building should have Occupation Certificate.