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HDFC has more than 3 decades of experience in offering Home Loans to its customers. HDFC Bank home loan designed their product to cater people coming from diverse status including the lower, middle and upper class. Home loan from this bank is the most appreciated product. The lender strives to help you to realize your â€œowned home.â€•

HDFC bank has planned their home loan with some unmatched features which make them the buyerâ€™s first choice for home loan. Some of them are:

â€¢ Widest range of approved projects

â€¢ Attractive Home Loan Interest Rate

â€¢ Wide range of Home Loan Products

â€¢ Doorstep service

â€¢ Assure hassle-free processing

â€¢ Property Counseling

â€¢ Simple documentation

â€¢ Loan from any office for purchase of home anywhere in India

â€¢ Loan approval before property selection

â€¢ Flexible repayment options

â€¢ Secured document storage

The bank has a team of committed experts to proffer proposed borrowers with the best deal. HDFC home loan caters Salaried, Self-employed businessman & self employed professionals. The bank funds on both residential and commercial properties.

The bank performs an in house process for legal and technical verification of the property. The processing and administrative fees cover all these expenses. After the relevant verifications the financer funds up to 80% maximum of the cost of the property (Agreement value + Stamp duty + Registration charges) based on the repayment capacity of the customer. HDFC funds for purchase of fresh property (directly from builder) / resale or for construction of houses.

The bank has its own set of parameters to appraise a customer. An existing HDFC Home Loan customer can avail other loans (like Personal Loans, Car Loans etc) at lower interest rates.

The bank has planned a Flexible repayment proposal which gives the customer preferences like Step up Repayment Facility, Flexible Loan installments Plan, Tranche Based EMI, and Accelerated Repayment Scheme. The borrower may choose any scheme for paying his EMI; either he go for PDCs (Post Dated Cheques), ECS (Electronic Clearing Services) or Automated Repayment of Home loan EMI (through standing instruction).

The bank realizes your sentiment and hence offers good security of property documents for your complete peace of mind. HDFC Standard Life Insurance Company Ltd. offers an insurance plan; with home loan which is designed purposely to shield borrowerâ€™s family from unforeseen mishaps like demise of applicant to ensure that it does not affect family's interests and their valued home.

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Moneylaxmi - About Author:
Moneylaxmi.com a fixed platform of property loan facilitates their clients various types loan such as a

Home Loan, Car Loan, a

HDFC Bank Home Loan which provides best deal by charging

Comparatively lower a Home Loan Rates. Being powered by Vaneet Gupta,

Moneylaxmi.com is Indias pioneer integrated sales and marketing company offering the whole range of financial products and

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