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EBOOK

Home Loan Guide: Eligibility, Documents, Interest and Tax

How much loan you can get, which documents banks ask for, fixed vs floating rates, charges, prepayment, tax benefits and the steps from application to possession.

MADE FOR

First-time home buyers, salaried and self-employed borrowers, and families planning to build a house.

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How to use this ebook

A home loan is the biggest loan most families take, and small differences in rate, charges and tenure change the total cost by lakhs. This guide explains how banks decide your eligibility, what to prepare, how to compare offers and how to pay the loan off faster.

How to use this guide

- Start with *How much can you borrow* and fill the eligibility sheet in *Home_Loan_Checklist.xlsx*.
- Use the document checklist before visiting a bank.
- For detailed prepayment and balance transfer maths, our Home Loan Prepayment Calculator pairs well with this guide.

FIGURES CHANGE

Interest rates, limits and tax rules change. The guide uses the rules as of November 2026; confirm with your lender and tax adviser.

Contents

Plan the loan

1 How much can you borrow

2 What affects your rate

3 Fixed, floating and the benchmark

Apply

4 Documents checklist

5 Charges to compare

6 From application to disbursal

Repay smartly

7 Prepayment and part payment

8 Balance transfer

9 Tax benefits

10 Protect your family

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You have read the free preview of Home Loan Guide

Everything a first-time buyer needs: how banks decide your loan amount, documents for salaried and self-employed, fixed vs floating, charges, the sanction to disbursal steps, prepayment and tax benefits.

- Ebook: 3 modules, 11 chapters, PDF
- Eligibility calculator: Loan amount and down payment
- Documents checklist: 16 items
- Offer comparison: EMI, interest and total cost

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