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Guaranteed AXIS Home Loan Approval

An own home is something to which people attach their emotions for a lifetime. It is not just a pile up of concrete and bricks. It houses the ownerâ€™s value and long cherished dream that ultimately turns into reality upon its erection. However, not many find it easy to realize their dreams of owning a home.

With real estate prices shooting up, prospective home buyers are often left in lurch given the wide variety of home finance options at their disposal. As financial institutions and lenders roll out a new plan every other day enticing customers with multiple options, AXIS home loan scheme continues to make its mark in the market by providing the best possible deal.

The countryâ€™s leading financial lender, AXIS provides customized solution to the prospective home buyers, thereby winning many hearts and inspiring confidence among them. Approval of loan even before the property is finalized, the bankâ€™s loan approval process involves simplified documentation, speedy processing as well door step services.

Such a host of facilities is accompanied by step by step counseling at each stage, thus alleviating doubts from customersâ€™ mind. Once the customer is thorough with the nitty-gritty of the loan process, the procedure of getting a home loan can be kick started without any delay.

AXIS home loan schemes are celebrated for their flexible payment options, easy documentation and wide range of options that goes well beyond home loans just for fresh properties. For each application for home loan received, the bank uses its Axis Home loan eligibility mechanism to ascertain the applicantâ€™s credit worth and the maximum amount of loan value he is eligible for.

To arrive at the figure of maximum loan amount eligible, the bank may ask for details like applicantâ€™s income, employment status(salaried or self-employed), age, interest rate charged by the bank and tenor, existing obligations, repayment history etc.

Also, the bank provides an online interactive tool â€“ AXIS bank home loan eligibility calculator, giving the customers the convenience to ascertain their eligibility while sitting at home. However, there are some basic eligibility criteria that one needs to fulfill in order to strengthen his loan approval chances. They are as follows

The applicant has to be at least 21 years of age at the time of loan sanction.

Applicant can be a salaried individual or self-employed individual with a regular source of income.

Termination of loan at the age of 58-60 years of age for salaried applicant and 65 years of age for self-employed individuals.

Also, valuation of the proposed property is considered as one of the crucial parameters.

In case of co-applicants, the minimum age should be 18 years. Also, in case of spouse, income can be clubbed.AXIS home loan scheme is known for its flexibility, speedy approval, easy processing, thus becoming the preferred financial lender among customers.

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To getting the good loans for your home is one huge necessitating of the hour and especially when you want to have a dream home.
For More Information please follow this link:a AXIS home loan, a Axis home loan eligibility

Article Keywords:
axis home loan, axis home loan eligibility, axis home loan scheme

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