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Home loans from Firstblue by Moneylaxmi

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â€œIn the wake of already rising property prices, housing loan sector as well as the prospective loan buyers suffer a new blow with RBI instructing banks not to include stamp duty and registration charges in the home loan amountâ€¦â€•

Such statements may be discouraging for the prospective home buyers, who are finding it difficult to arrange finances in order to move into the much dreamt about residential units. However, one need not to be bogged down by the soaring property prices and tightening monetary condition â€“ thanks to customer-friendly home loans from Firstblue home finance pvt. Ltd. Home loans from Firstblue are known for being hassle free, with minimum documentation, instant processing and speed disbursal, followed by flexible payment mechanisms.

Introduction to Firstblue Home Finance Ltd:

Erstwhile "Deutsche Postbank Home Finance Limited", First Blue Home Finance Ltd. is a subsidiary of the Dewan Housing Finance Corporation Ltd (DHFL). It is one of the fastest growing companies with a strong presence at over 40 locations across India. The company has been so far very much successful in widening its footprint in the market by providing a widest available range of home loan products.

With an innovative approach to home loans marked with customization in terms of income groups, tenor and customer segments, the company is offering home loan products on fixed and variable interest rates, and other quality services which are benchmarked with the best in the industry.

Introduction to Firstblue home loans:

Home loans from Firstblue come with attractive features. With a maximum tenure of 20 years for both resident and non-residents, the company offers a maximum loan of 250 lakhs subject to IIR/FOIR grid AND LTV/LCR as per prevailing policy. First Blue bank finance provides financial assistance to those looking for a home loan or a property loan. However, one needs to provide proper set of documents in order to ensure speedy and smooth processing of loans. Home loan documents required for First blue finance differs according to the occupational status of the loan applicant.

The set of documents are different for a salaried individual as well as a self employed professional.

For salaried individuals, latest salary slip/salary certificate and form 16 or PF statement or appointment letter in case of cash salary is required.

In case of self employed professionals, last 3 years income tax returns duly certified by a CA as well as last 3 years balance sheet and profit and loss account with annexure and schedules.

There are some documents required for first blue home finance that are common for the salaried as well as self-employed person. They are as follows:

â€¢ Age proof

â€¢ Identification proof

â€¢ Passport size photograph

â€¢ Repayment track record, if any

â€¢ Bank statement/Pass copy for the last 6 months

â€¢ Any other documents as may be required.

Though utmost care is taken in ensuring the correctness of the list, one must always refer the official website as well in case there is any addition in the same.

For salaried person (both govt. and corporate and pvt ltd), minimum age required is 21.

Firstblue home loan EMI calculator:

Firstblue housing finance provides an EMI calculator to the loan applicant in order to enable them arrive at the figure of their EMI. It provides an interactive Home Loan EMI Calculator which lets the customer arrive at his/her EMI figure after inputting some key information pertaining to his loan requirement. To compute the EMI amount, one needs to provide the desired loan amount, suitable rate of interest and the number of years in which he will be able to pay back the loan.

With the availability of Firstblue Home Loan EMI Calculator, prospective home buyers/loan applicant may get to know his/her loan EMI amount details even without having to visit the bank. home loan from firstblue provides financial support to the prospective home buyers without having to make them run from pillar to post. Convenience and emphatic approach is what Firstblue home finance services are known for.

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To getting the housing loans for your home is one huge necessitating of the hour and especially when you want to have a dream house.
a home loan from firstblue, a First Blue Home Loan EMI Calculator

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