



Plan for higher Down Payment amount

- Lenders typically finance **75 - 90%** of property cost
- **Save** at least **30-40%** of total home loan amount
- **Higher down payment**, gets better chances of home loan approval

Review Credit score before applying for Home Loan

- **Credit score** above **750 leads** to better chances of approval
- **Higher credit score** can lead to **lower interest rate**
- **Check credit scores** and take corrective measures to improve scores



Key points to consider before taking a HOME LOAN