

Bank name: _____

Date: _____

Question	Answer
What is the maximum loan amount I am eligible for based on my income and credit history?	
What are the loan tenure options available?	
What are the repayment options?	
Is there an option for loan restructuring in case of financial difficulties?	
What happens in case of default on a home loan payment?	
What will be the eligibility for co-borrowers?	
What will my EMI be?	
What is the interest calculation method?	
What will be the new EMI if interest rates go up?	
What are the processing fees and other charges associated with the loan?	
What are the charges for MODT creation and cancellation?	
What kind of insurance options are available or required for home loans?	
What is the process of hypothecation of the insurance policies?	
How is my eligibility determined and what documents are required for the loan application?	
What is the typical timeline for loan approval and disbursement?	
Is there a customer service or helpline available for loan-related queries post-disbursement?	

What kind of document verification will the bank do and what are the charges for that?	
What is the current interest rate for home loans?	
Are there any special rates for women or other groups?	
Is the interest rate fixed or floating, and what are the implications of each?	
How will interest rate changes in the market affect my loan?	
Can I switch from a floating rate to a fixed rate or vice versa during the loan tenure?	
Is the loan repo-linked or based on some other benchmark?	
Will there be charges for interest rate reduction post a rate cut from the RBI?	
Will RBI rate cuts be passed on immediately or will I have to make an application?	
What are the types of home loans available?	
Do you offer an Overdraft home loan?	
Can you give us an overdraft loan at the same rate as the normal loan?	
Are there any prepayment charges if I decide to pay off the loan early?	
Do you charge for large prepayment near the end of the loan?	
What are the rules regarding pre-payment?	
Will the prepayment hit the principal immediately?	