DemoBank

FAQ · LOANS

Personal Loans and Home Loans

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Personal loan

Item	DemoBank personal loan
Interest rate	**From 10.99% p.a.** (up to 16.00% p.a., based on your income and credit score)
Loan amount	₹50,000 to ₹25,00,000
Tenure	12 to 60 months
Processing fee	1% of the loan amount (minimum ₹999) + GST
Pre-closure	Allowed after 12 EMIs. Charge: 2% of the amount still due

Salaried customers aged 21–58 with a monthly income of ₹25,000 or more can apply in the DemoBank app. Most decisions come in 1 working day.

Home loan basics

Item	DemoBank home loan
Interest rate	**From 8.40% p.a.** (floating rate)
Tenure	Up to 30 years
How much we lend	Up to 80% of the property value
Processing fee	0.50% of the loan amount (maximum ₹10,000) + GST
Pre-payment	No charge on a floating-rate home loan

Documents: KYC documents (see KYC.pdf), last 3 months' salary slips, last 6 months' bank statement, and the property papers.

EMI example

EMI = the fixed amount you pay every month. It includes part of the loan and the interest.

Loan	Amount	Rate	Tenure	EMI per month	Total interest
Personal loan	₹5,00,000	10.99% p.a.	36 months	**₹16,367**	₹89,212
Home loan	₹30,00,000	8.40% p.a.	20 years	**₹25,845**	₹32,02,832

These are examples. Your EMI depends on the rate you get. Use the EMI calculator in the DemoBank app to try other amounts.

QUICK TIP ₹5 lakh का personal loan, 10.99% पर, 3 साल के लिए: EMI लगभग **₹16,367** हर महीने।

Questions

Helpline **1800-000-0000** (24×7, fictional number) or any DemoBank branch.