

Bank Loan | Business Loan | C/c Limit Loan | Car Loan | Education Loan

We at Loandelhi provide home loan, personal loan, business loan, easy loan, education loan, car loan, loan against property (LAP), loan for study in abroad, od limit, cc limit to our delhi customers. Loandelhi also provide life and general insurance.

June 4, 2010 - [PRLog](#) -- Loandelhi loans from ICICI, HDFC, Barclay's, SBI, Axis and other major banks <http://loandelhi.in>

Home Loan is a Secured Loan offered against the security of a house/property which is funded by the bank's loan, the property could be a personal property or a commercial one.

We at Loandelhi are working constantly to get you the BEST Loan Deal & have brought a small guide which would answer some important questions related to Home Loan & help you decide your loan deal.

Most borrowed home loans are

SBI Home Loan

HDFC Bank Home Loan

ICICI Bank Home Loan

Personal Loan is an unsecured loan for personal use which doesn't require any security or collateral and can be availed for any purpose, be it a wedding expenditure, a holiday or purchasing consumer durables, the personal loan is very handy & caters to all your needs. The amount of loan can be ranged from Rs. 50,000 – Rs. 20 lakh & the tenure for repaying the loan varies from 1 to 5 years.

Benefits of Personal loan

1. A Loan without security : A Personal Loan is not a secured loan (bank doesn't ask for any security or collateral) as against a Secured Loan where one is required to pledge a house or other security to acquire a loan.

2. Simple Documentation: A Personal Loan can be accessed with minimal paperwork or documentation & doesn't take much time to procure as against a Secured Loan.

3. No specification about the end use of the loan amount : You are not required to disclose the end use of the money borrowed, Banks are concerned about the fact that whether the borrower is able to pay back the loan with interest before the due date or not and they confirm this by checking the income, employment or business & other factors of the borrower.

4. Big Loan amount : Personal Loan is a means to fulfill bigger loan requirement, you can take a loan ranging from Rs. 50,000 to Rs. 20 lakh.

Loan Against Property:

a loan against property is what it actually connotes -- a loan given or disbursed against the mortgage of property.

Features at Glance

- Loans from Rs2 Lakh onwards depending on your needs
- Borrow up to 70% of market value of the property
- Flexibility to choose between an EMI based loan or an overdraft
- High tenure loans for ease of repayment.
- Attractive interest rates.
- Simple and speedy processing.
- Loan for salaried & self-employed individuals

Advantages of taking a Loan Against Property:

- Cheaper than Personal Loans: It works out to be much cheaper than a personal loans, which is usually issued at interest rates in the region of 16 per cent-21 per cent.
- Longer Loan Tenure: The tenure for a Loan Against Property is usually longer than that for a personal loan. Generally, LAP is given for a maximum tenure of 10 years.
- Lower EMI: Since the rate of interest is lower, many times, LAP Equated Monthly Installments (EMI) turn out to be cheaper than those under personal loans.
- Simple documentation and Fast Approvals: LAP being a secured Loan has comparatively faster approvals and minimal documentation.

Loan Against Property can be taken for following purposes:

- Expanding your business
- Get your child married
- Send your child for higher studies
- Fund your dream vacation
- Fund Medical Treatments

Car loans come under secured loan (exp - Home Loan) section of banks as most of these loans when disbursed your car is hypothecated under the lenders name and your name.

These days a large set of cash discounts are available when you try to buy the dream vehicle . So the important part is that you know what you can get while taking this loan.

- Covers the widest range of cars and multi-utility vehicles in India.
- Flexible repayment options, ranging from 12 to 84 months.
- Repay with easy EMIs.
- Among lowest interest rates.
- Hassle free documentation.
- Flexible kony schemes & quick processing.

Apply with major Car loans Providers of India:

- SBI Car Loan
- HDFC Car Loan
- Kotak Mahindra Car Loan
- PNB Car Loan
- ICICI Car Loan
- Axis Bank Car Loan

Business Loans are used for expanding, modernizing or improving small to medium scale businesses. It can be secured or unsecured.

Secured business loan means that the entrepreneur keeps something as collateral against the loan amount taken. Collateral can be anything from raw material to finished products, land and building of the business to plant and machinery.

Unsecured Business Loan, as the name explains is a type of loan that doesn't require a collateral. It is typically at a higher rate of interest and is taken for a comparatively smaller tenor.

In India, housing/home loan has become the most popular form of loan. This type of loan benefits the middle class the most in their quest of fulfilling their lifetime dream of owning a house. One should look into the details of a housing loan before deciding on going in for any of the numerous offers available.

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loandelhi also provide life and general insurance. These insurance are:

Term Insurance
Pension Plan
ULIP
Endowment Insurance
children's plan
Money back policy
Health Insurance
Car Insurance

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The Company was established in 14 July 2008, with a vision to bring about the imperative change in financial sector. Finding a loan that is affordable when you have bad credit can seem nearly impossible and can be very frustrating. However, there are lenders out there who will approve your home loan regardless of your credit history. Yes, there will be some fees and catches associated with this, but it is possible. There are some things you can do, however, to help you buy a home and be approved for a home loan even if you have bad credit. The following suggestions will prepare you for getting a home loan even with poor or bad credit.

Finding a loan can take up a lot of time going from lender to lender. So, it's better to shop online for a loan and have lenders bid for your business. You supply your personal information and then lenders respond to you with their basic home loan rates considering your personal situation.

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