

Features and Benefits:

IDFC First Bank's loan against property's features include:

For your diverse needs:

With IDFC First Bank's mortgage loan, you can borrow as little as Rs 5 lakh to as high as Rs 10 crore. You may seek the loan either to capitalise and boost your business or for your personal needs.

Your property's market value goes:

Our mortgage loans are designed to unlock the maximum value of your property. You can borrow up to 90% of your property's market value.

Flexible repayment options:

IDFC FIRST Bank enables you to repay your mortgage loan according to your cash flow and budget so that you are never under pressure of monthly instalments. You can borrow for tenures of as long as 20 years and modify your loan tenure to suit your financial situation. We also offer you flexible part prepayment facility to assist you in paying off your loan early.

We provide a wide array of loan options for property to our borrowers such as:

- Loan against property to SMEs: IDFC FIRST Bank provides loans against residential property and commercial property to Small and Medium Enterprises (SMEs).
- Loans for varied properties: IDFC FIRST Bank sanctions loans for purchase of residential and commercial properties.
- Loan against plots: We give loans against residential plots.
- Lease Rental Discounting: You can use rental income to obtain a loan from IDFC FIRST Bank.

IDFC First Bank's products are tailored to meet your requirements; in addition, insurance options for property are available at competitive and attractive premiums.