



Is your Home Loan Tenure running beyond your Retirement Age?

Have you checked your home loan tenure?

Check now...

Don't be surprised if it runs beyond your retirement age as higher interest rate does not make any changes in the **EMI**. **In fact, it will significantly increase the loan tenure.**

It's time to "Talk to the Expert" for your home loan transfer.

₹ **80** LAKHS LOAN
20 YEARS TENURE

AVERAGE SAVINGS ₹ **20** LAKHS

Benefits of Home Loan Transfer



☎ : + 91 (70900) 01122

How does Agarwal Loans help in home loan transfer?



Zero Processing Fee



Cost Benefit Analysis



Free Consultancy



Guiding Each Step

Save even more by opting for Smart Saver Loan

Opt for the Smart Saver Loan option and take advantage of additional savings without making extra payment by linking your idle savings. This plan will reduce number of EMI's and thus tenure.

Smart Saver Loan - Case Study

Mr. Kulkarni had taken a home loan of about Rs. 1 crore. He also had Rs. 40 lakhs in the bank as Fixed Deposit. He had been paying a large sum as EMI every month and thought of using the Rs. 40 lakhs to prepay his home loan principle, as it would help him reduce the monthly cash flow burden. At the same time, he had to think about his son, who would need money for higher studies in a couple of years. This put him in dilemma and he was unable to make the right decision. When he approached us, we advised him to opt for the Smart Saver Plan. He was very excited and relieved by the prospect of saving money as well as having the option to withdraw the money when needed.

Benefits of Smart Saver Plan: It will **reduce** number of **EMI's** and hence **tenure** along with flexibility of earning **tax free higher interest** on idle funds as well as freedom to **withdraw** or **deposit** when desired.

Comparison of Normal Home Loan Plan with Smart Saver Plan

Particulars	Normal Home Loan	Smart Saver Loan
Loan Amount	100,00,000	100,00,000
Average Current Balance	0	5 Lacs
Total Interest Paid	Rs. 2.55 Crores	Rs. 2.34 Crores
Savings on Interest	-	RS. 22 Lacs

Note: The interest rate for smart saver loan may be higher compared to the normal home loan.



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