

ICICI BANK CUSTOMER EDUCATION SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

Did you know?

You can avail of a home loan even before you finalise a property! This will help you predetermine your budget.



Things to keep in mind while deciding on a property

Choosing the property best suited to your requirements is one of the most critical parts of the home-buying process.

Decide on the type of property you want

Do you want to buy a new or a resale property? Once you decide between the two, you will save a lot of time and effort in the search.

Legal appraisal

Ensure that the title of the property you are planning to buy is clear.

Technical verification

Verify that the building has all the requisite construction approvals.

Ensure quality of the property

Make sure you check the track record of the builder to ensure quality and timely delivery of the property.

Get a clear understanding of the usable areas

Make sure you understand the difference between carpet area, built-up area and super built-up area.

To know more, log on to www.icicibank.com/home



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Tip of the day

Make a wish-list of what you would like your ideal home to be. Decide on the space you want, the neighbourhood, security, priorities like transportation, amenities like shopping, recreational activities, etc., in your order of preference, before you start searching.



Highlights for next Monday

Insurance for your home and home loan

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

BE AN INFORMED CONSUMER. Watch this space every Monday.