



**CBE Home Loans**

Guiding You Home.



YOUR HOME LOAN COMPANION

# CBE Home Loan Toolkit. July 2026 Edition.

Everything we wish every buyer knew before they signed the process, the real costs, the traps to avoid, and exactly what to have ready. Written by advisors who do this every day.

18+ Lender Network

₹0 Commission to you

Expert Guidance

Prepared for you by the  
**CBE Home Loans team**

Indicative figures as of July 2026  
Independent · Coimbatore

# How a home loan actually works in Coimbatore.

## “Will I qualify - and for how much?”

### Income & FOIR\*

Lenders cap your EMIs at roughly 45 - 65% of your monthly income (your FOIR). Higher, stable income means a larger eligible loan.

### Credit Score

A CIBIL score of 750+ unlocks the best rates. Below that, expect higher rates or a co-applicant requirement.

### Property Value & LTV\*

Banks fund about 75–90% of property value (the LTV). The rest is your down payment, plus registration costs.

These three decide the two numbers that matter most - how much you can borrow, and the rate you'll pay on it. Everything else in this guide builds on them.

**Rule of Thumb** : Keep your total EMIs **below 50% of your monthly income** for comfortable repayment.

## The Journey Stage by Stage

- 1 **Eligibility check & login** 1-2 days  
We assess your profile and shortlist the right lenders before a single form is filed.
- 2 **Application & documents** 1-2 days  
The lender verifies income, runs your credit, and issues an in-principle approval.
- 3 **Legal & technical verification** 1-2 days  
The bank checks the property title and valuation. The most common place delays hide.
- 4 **Sanction letter & agreement** 1-2 days  
Formal offer with your rate, tenure and terms. Read every line before signing.
- 5 **Registration & disbursement** 1-2 days  
Funds released to the seller/builder. For under-construction, in stages.

### Local Delay Traps

- **Legal & technical** : Title checks, EC verification and valuation can become unexpected delay points.
- **CIBIL clarity**: Incorrect or outdated CIBIL entries can unexpectedly hold up approvals.

### Quick Glossary

1. **FOIR** - Share of income going to EMIs.
2. **LTV** - How much of the property value the bank funds.

# What a home loan really costs

Once you know you qualify, the next question is what it costs - and this is where most buyers get quietly overcharged. Two numbers set the price: the interest rate, and the fees. Here's both, in full.

## Indicative Interest Rates

### From 7.15% to 13.00%

Across our 18+ lenders, depending on your profile, loan amount and property.

Indicative as of July 2026 - Rates change often. Your exact rate is confirmed live on the call.

## What You Pay Us

### Zero Rupees

Our advisory is completely free to you. You'll never pay us for our guidance or support.

**CHL SPL Offer** - Flat 10% off processing fees across all banks.

## Every hidden charges - and which ones you can push back on

Charge	Typical Range	Negotiable	What to Watch For
Processing Fee	0.25% - 1% + GST	No	Mostly Non-negotiable. <b>Timely offers during festive seasons.</b>
Legal & Technical Fee	Depends on Loan amount & Bank	Sometimes	Sometimes bundled into processing; make sure you're not charged twice.
Stamp duty & Registration	9% of Property registered value	No	Non-negotiable Government charge, but budget for it up front.
MODT / mortgage charge	0.5% (Upto ₹40,000) + 1.0% (Upto ₹8000) for Registration	No	State charge to register the mortgage.
CERSAI	₹50 - ₹100 + GST	No	Small statutory fee. Should never be inflated.
Insurance (cross-sell)	Varies	Yes	It is Optional but often pushed as "mandatory". Decide separately.
Prepayment / foreclosure	Nil on floating*	No	Most floating-rate home loans have no prepayment charges or penalty.

**Insurance and add-ons are almost never mandatory** to get your loan sanctioned. If someone tells you they are, that's a signal to call us before you sign.

# What to watch for

You know the process and the real price now. This is the part no bank puts in a brochure - where borrowers get taken advantage of, and exactly how to spot it coming.

Red flag

## “Guaranteed approval” agents

No one can guarantee sanction before verifying your profile. This line usually precedes hidden charges or a weak lender.

Red flag

## Verbal-only rate promises

Interest rates & loan amount that isn't in your sanction letter doesn't exist. Get every number in writing before you commit.

Red flag

## Forced insurance bundling

Being told cover is “compulsory” to get the loan. It's a cross- sell, not a condition. You can decline.

Red flag

## Blank or pre-signed forms

Never sign incomplete paperwork. Fill every field yourself and keep copies of everything.

Red flag

## File-parking & silence

An agent who sits on your file and goes quiet is often shopping it badly. You deserve timely status updates.

Red flag

## Inflated or vague processing fees

Padded fees with no breakup. Always ask for an itemised cost sheet. Real ones have nothing to hide.

## A CHL Advisor's Advice

- **Never pay a separate "DSA service fee."** - A DSA's advisory is typically covered by the lender, not through an additional fee charged to you. You should only pay legitimate government, lender and property-related charges, all clearly itemized.
- **Watch for hidden markups.** - Always ask for an itemized cost breakdown. Hidden DSA charges can sometimes be bundled into legal or technical fees—question any unclear charges before paying.

## The simplest protection of all

Before you sign anything or pay any fee, share your profile to us. A two-minute check has saved our clients from costly mistakes more times than we can count.

# How to play it smart

Same knowledge, used to your advantage. Do these few things and you walk in with a stronger profile, a lower rate, and far less chance of being caught out.

## Start with your credit score — it decides your rate

- 1. Know it before you apply.** Check your CIBIL score free once a year at [cibil.com](http://cibil.com). 750+ is the sweet spot.
- 2. Don't scatter applications.** Applying at 5 banks at once triggers 5 hard checks and drops your cibil score.
- 3. Fix errors first.** Dispute incorrect overdue entries before applying. They can delay your loan in the later stages.
- 4. Clear small dues.** An un-settled credit card or overdue EMI can quietly increase your interest rate.

[We check this for you first](#) and only approach the lenders your profile actually fits, protecting your CIBIL score to ensure best rates possible for you.

## The smart borrower's playbook

### Read the sanction letter fully

Rate type, reset clause, charges, tenure. If anything differs from what you were told, pause.

### Understand fixed vs floating interest rates

Most home loans are floating. Know how and when your rate change over the course.

### Keep your FOIR healthy

Paying down other EMIs before applying can meaningfully raise how much you qualify for.

### Get everything in writing

Verbal promises vanish. If it matters, it belongs in the sanction letter - full stop.

### CHL Pro Tip

Before you sign anything or pay any fee, share your profile to us. A two-minute check has saved our clients from costly mistakes more times than we can count.

# Your document checklist

Everything in this guide moves faster when your papers are ready. Start with the core list everyone needs, then add the rows for your profile and loan type - and you'll be a step ahead before you even call.

## Everyone needs

- ✓ PAN & Aadhaar
- ✓ Address proof
- ✓ Property documents
- ✓ Passport-size photo
- ✓ Bank statements (6-12 mo.)
- ✓ Income proof (see below)

## Add these, based on who you are

### Salaried

- Latest 3 month's salary slips
- Form 16 / last 2 year's ITR
- Employment / offer letter if needed

### Self Employed / Business

- ITR + computation, 2-3 years
- Business proof / GST as applicable
- P&L & balance sheet, audited

### Doctors & Professionals

- Degree & practice registration
- ITR, 2-3 years

### NRIs

- Passport, visa & work permit
- Overseas income proof / contract
- Power of Attorney format , NRE/NRO statements

## Extra papers by loan type

**Balance transfer:** Existing loan statement, foreclosure letter, list of documents held by current bank.

**Resale:** Full prior title chain, latest EC, seller's documents.

**Under-construction / builder:** Builder-buyer agreement, approved plan, demand letter, project approvals.

**Plot + construction:** Approved construction estimate & plan + site approval details.

**Not sure which apply to you?** Send us what you have and we'll tell you the precise list for your case.

# Let's get you home

You now know what a good home loan looks like, who qualifies, what it should truly cost, what to avoid, and how to come out ahead. The last step is the easiest one: let an advisor do the heavy lifting, matching your profile across 18+ lenders and handling the paperwork end to end, at no cost to you.

## What happens on your call

- 1. We understand your profile**  
Income, goals and your property details. A quick, no-pressure chat.
- 2. We get you your best rate**  
We scan 18+ lenders and come back with your best-fit options and real rates.
- 3. We handle the rest**  
Paperwork, follow-ups and coordination, right to disbursal.

₹0 advisory fees to you

Best rate across 18+ lenders

Expert Guidance



CHL Spl Offer

**Flat 10% off on Processing fee for all banks**

Limited period. Claim yours now.

## Talk to a CHL advisor now

A licensed advisor calls within 30 minutes or give us one call, and we take it from here. No obligation, no cost.

Call or WhatsApp at

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[+91 93631 11252](tel:+919363111252)

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