

# ICICI BANK CUSTOMER EDUCATION SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

## Did you know?

EMI calculators available on all major home finance websites helps you to calculate EMI based on your loan amount.



## Buying a home? Do you have a plan?

**It takes careful planning to transform your dream into reality!**

### Affordability of loan

Calculate how much Equated Monthly Installment (EMI) you can afford by deducting all expenses from your income.

### Plan future expenses

While calculating your EMI, account for major future expenses and liabilities.

### Maximize down payment

Use your savings to pay as much as you can upfront and reduce your liability.

### Home decor expenses

Keep some money handy for interiors, fittings, furniture, etc.

### Stick to the basics

While outfitting a home, please remember to spend only on basic necessities and not on luxury add-ons.

### What's your requirement?

Think about how big a home you need before you start searching for one.

### To know more, log on to:

[www.icicibank.com/home](http://www.icicibank.com/home)



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#### Tip of the day

Consult experts and friends who have moved into a new house when trying to determine what you can afford. They know many of the costs associated with moving and financing, and can point out any unexpected costs.



#### Highlights for next Monday

Choosing the right home loan provider

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at [www.icicibank.com](http://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.

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