

## Need a **Loan!** Be Wise, Be Responsible

### Key considerations towards borrowing:

- ⦿ Evaluate how much loan amount is required to fulfill the need
- ⦿ Choose the appropriate product - Home Loan, Auto Loan, Credit Card, etc.
- ⦿ Choose the right Bank for best Interest Rate, lower Charges / Penalties, etc.
- ⦿ Check affordability & follow the budget to ensure timely payment
- ⦿ Regular payment = good credit history

