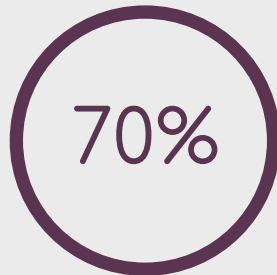




of customers took loans for their first property

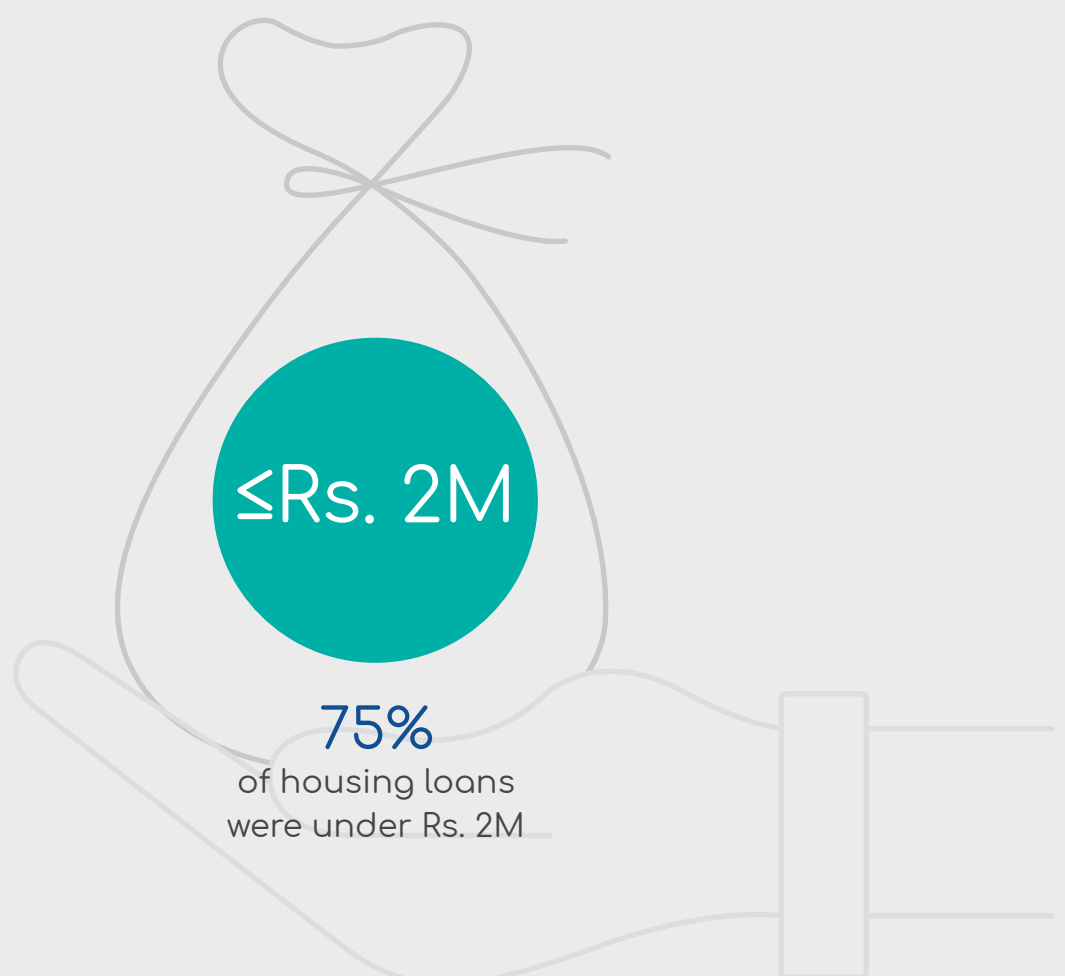
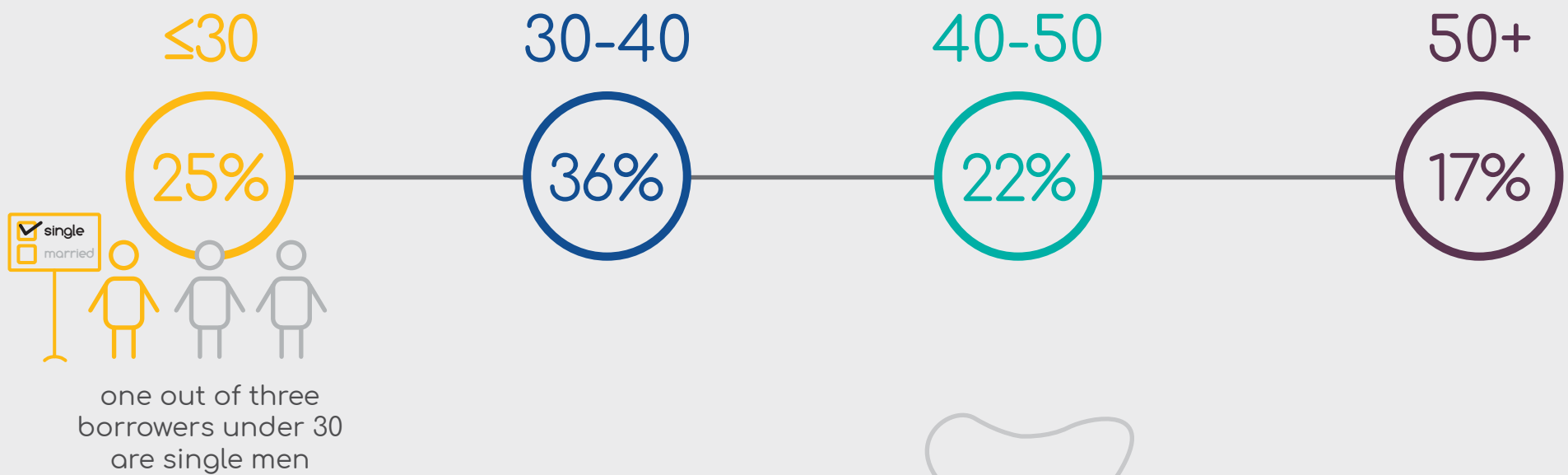


of home loans were taken out jointly

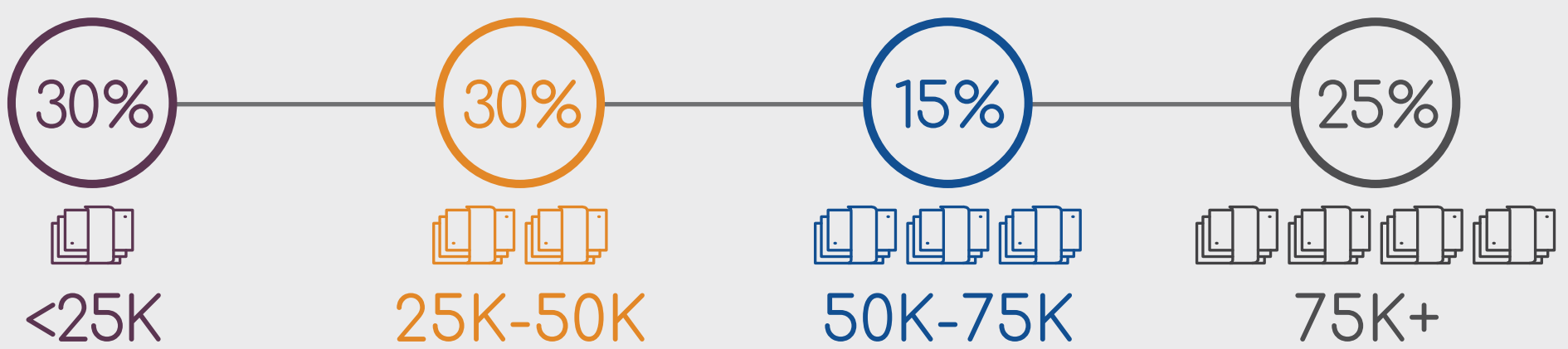


of home loans were taken out by a sole borrower
with men accounting for 70% of single loans

Age distribution for first-time MCB borrowers



60% of borrowers have a monthly household income under Rs. 50K



For most borrowers, the monthly repayment on their housing loan represents ≤30% of their monthly household income



Service and manual workers



of main borrowers

avg. housing loan amount 900K
avg. monthly household income 34K
avg. monthly repayment 9K

Clerical and technical workers



of main borrowers

avg. housing loan amount 1.5M
avg. monthly household income 52K
avg. monthly repayment 13K

Managers and professionals



of main borrowers

avg. housing loan amount 3.3M
avg. monthly household income 120K
avg. monthly repayment 28K

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