

1. Package for Housing Loan:

- ✓ **Quantum:** 5 Years gross annual income or 60 months gross salary. NTH 25%.

Purpose: To purchase of house/ Construction/ purchase of plot & construction thereon. Loan for purchase of plot is restricted to 60% of housing loan quantum. For Repairs & Renovation – Max Rs. 15 lacs.

- ✓ In respect of HL under Yuva Awas Rin, higher quantum of loan up to 72 months may be reckoned for arriving the eligible loan quantum.
- ✓ To arrive higher quantum of loan, income of spouse and income of their close family members viz. son, daughter, Parents may also be reckoned under all variants.
- ✓ **Eligibility:** One year of confirmed service
- ✓ **Margin -**

Loan Amount	New Unit	Upto 10 years old unit	Above 10 years old unit
Upto Rs.30 lacs	10%	20%	25%
Above Rs.30 lacs & upto Rs.75 lacs	20%	20%	25%
Above Rs.75 lacs	25%	25%	25%

- ✓ **Repayment:** Max 300 months including repayment holiday or the borrower attaining the age of 75 years.
- ✓ **Rate of Interest:** Competitive Lower Rate, concession of 0.05% for women borrowers or jointly with women borrower.

2. Package for Home Improvement Loan:

- ✓ **Quantum:** Upto one year annual income. Max Rs.10 Lacs. No loan without mortgage of house/flat.
- ✓ **Eligibility:** One year of confirmed service.
- ✓ **Margin:** As applicable to HL.
- ✓ **Repayment:** 5 years.
- ✓ **Rate of Interest:** Competitive Lower Rate, concession of 0.05% for women borrowers or jointly with women borrower.

Documents Required			
KYC	PAN CARD	UID/ VOTER ID/ DL/ PASSPORT	
INCOME PROOFS	SALARY SLIPS	ITRS/ FORM 16 (3 YEARS)	BANK STATEMENT
PROPERTY DOCUMENTS	RELEVANT DOCUMENTS		

