

Home Loan:

Housing Loan under Subhagruha Scheme:

- Loan can be availed by the salaried, businessman, professional, self-employed and agriculturist with regular income.
- Loan can be availed by the person above 18 years of age and upto 75 years of age.
- Loan can be availed for construction/repair/renovation/upgradation of old/new home.
- There is no upper ceiling in the loan amount.
- Maximum repayment tenure is 30 years.
- Maximum Holiday period up to 36 months subject to Bank's terms and conditions.
- Hassle free and quick processing of loan.
- No hidden charges.
- Very competitive rate of interest.
- No mortgage charges.
- No pre closure or prepayment charges.
- Interest charged is on reducing balance and with floating ROI.

Home Loan Takeover Scheme:

- Loan can be availed by the salaried, businessman, professional, self-employed and agriculturist with regular income.
- Loan can be availed by the person above 18 years of age and upto 75 years of age.
- Loan can be availed for construction/repair/renovation/upgradation of old/new home.
- There is no upper ceiling in the loan amount and takeover of the loan upto the outstanding amount with the present bank.
- Maximum repayment tenure is 30 years or left over period for the running loan whichever is lower.
- Hassle free and quick processing of loan.
- No hidden charges.
- Very competitive rate of interest.
- No mortgage charges.
- No pre closure or prepayment charges.
- Interest charged is on reducing balance and with floating ROI.

Home Loan under Gharonda Scheme (PMAY):

- Loan can be availed by the salaried, businessman, professional, self-employed and agriculturist with regular income.
- Loan can be availed by the person above 18 years of age and upto 70 years of age.

- Loan can be availed for construction/repair/renovation/upgradation of old/new home.
- There is no upper ceiling in the loan amount.
- Maximum repayment tenure is 30 years with subsidy amount for 20 years.
- Maximum Holiday period up to 12 months subject to Bank's terms and conditions.
- Hassle free and quick processing of loan.
- No hidden charges.
- Very competitive rate of interest.
- No mortgage charges.
- No pre closure or prepayment charges.
- Interest charged is on reducing balance and with floating ROI.
- Maximum subsidy upto 6.5% and maximum amount of Rs. 2.67 lakhs (subject to loan amount and category of borrower)
- Loan is available for EWS and LIG category.