

# HOME DECOR SCHEME

## SALIENT FEATURES

**Purpose :** To furnish the house / flat with drawing room furniture, Kitchen equipment, air conditioners, room coolers, curtains, cots, sink, bath tubs, showcase, cupboards, carpets etc. except consumer durables. The scheme aims at a package to furnish the entire house. Cost of repairs, renovation of the apartment and cost of development of common area of the apartment are covered under this scheme.



### Age Criteria

18 to 55 years



### Loan Amount Limit

Minimum ₹ 25000  
Maximum ₹ 15.00 Lakhs



### Rate of Interest

Starting 12.30%



### Margin

25%



### Tenure

Maximum 108  
Months



### Prepayment charges

NIL



### Holiday Period

NIL



### Employment Criteria

Salaried - Must be confirmed in service  
Self Employed/ Professional - ITR must  
be filed in the last 2 years

Processing fees as  
per circular inforce



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