



HOME IMPROVEMENT SCHEME

SCHEME FEATURES

For meeting expenses for repair/renovation/ up gradation of existing house / flat in the name of borrower. (Ex., Painting, building a compound wall, flooring / tiling, replacement of doors / windows, wiring, etc.)



Age Criteria
21 to 60 Years



Loan Amount Limit
Minimum ₹ 25000
Maximum ₹ 25.00 Lakhs



Margin
25%



Tenure
Maximum 180 Months



Holiday Period
NIL



Rate of Interest
Starting 9.75%



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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