

Key Features

- Lowest Interest Rates & EMI
- No Preclosure / Prepayment / Part payment Charges
- Longest Repayment Tenure (up to 30 years)
- Loan Life Insurance coverage available

Scheme Guidelines

Purpose

- Finance for construction of house/purchase of site & construction of house thereon/ purchase of flat under construction/Purchase of ready built house or flat.
- Cost incurred towards improvements such as Lift/ interior / modular kitchen/fixed furniture etc will also be considered.

Eligibility

Should be Individuals (Salaried persons/ Businessmen/ Professionals/Self Employed persons/ Agriculturists)/ HUF/ NRI.

Age Limit : 18 years and above.

Amount of Finance : Up to Rs. 7.50 crores.

Security

- Mortgage of House property to be constructed / purchased/repaired/ remodeled/renovated.

Margin

- New Construction/Purchase-10-25%
- Finance up to 90% on purchase of Flat including interior.

Period of Loan

- Maximum up to 30 years..

Interest Rate

Linked to EBLR of the Bank on floating rate basis.

Repayment

- General: In equal/equated monthly installments (EMIs).
- Agriculturist: Yearly basis including yearly interest.

Reimbursement Facility

In case of purchase of Ready built house reimbursement facility is available.

Others

If site is already owned by the applicant, we finance 100% cost of construction.

*Conditions Apply

For more details, please contact your nearest branch or visit our **Website** or Call on our Tollfree No. **1800 425 1444**

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