

Personal Loan for Self-Employed Professionals

A Special Loan Scheme tailor-made for Professionals in fixed employment as well as self-employment

Eligibility

- Qualified Professionals
- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement.
- Minimum Income of Rs 100,000.00 and income from private practices.

Repayment

Maximum tenor of 7 years subject to the loan is repaid in full before retirement.

How to Apply

Download the application form, complete and submit same to any DFCC branch or fill in the inquiry form given below and we will contact you.

You may also visit a branch of your choice to apply for the loan.

Documents to be Submitted

- Duly completed Application Form.
- Accepted Terms & Conditions.
- A certified copy of one's National Identity Card, Driver License or Passport.
- Identification from the relevant professional body or copy of the professional qualification
- Assignment over salary – Letter of undertaking from employer on DFCC prescribed format or confirmed Standing Order
- Letter of undertaking from the applicant to route all private practice income to DFCC
- Latest Salary Slip (Original/Certified copy) if variable allowances are to be considered 03 months original/certified copies should be submitted.
- Current/Savings account statements for the past 03 months.
- Additional sources of income such as rent, income from lease will be considered provided documentary evidence is submitted.

Digital Banking

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card

Interest Rate

- Check interest rates