

Salient features of Programs/ Products

(1) Income Based Program (IBP): It's a regular program for borrowers those having verified source of Income.

Salient Features:-

- Minimum Loan amount: Rs. 2 Lakh
- Maximum Loan amount: No upper limit
- Minimum loan tenor: 5 Years
- Maximum loan tenor: 30 Years
- Salaried: Maximum 65 years of age or Retirement age, whichever is earlier
- SENP: Maximum 70 years of age of the person whose income is being considered
- Applicable for Housing and Non-housing products
- For interest rates please refer our interest rate tab on our website

(2) Low LTV Programme: A program for borrowers who have invested more in property and require lesser loan amount.

Salient Features:-

- Maximum LTV: 40%
- Maximum DBR/IIR can be higher upto 80%
- Minimum Loan amount: Rs. 2 Lakh
- Maximum loan amount is Rs. 2 Cr.
- Applicable for Housing and Non-housing products
- For interest rates please refer our interest rate tab on our website

(3) Post Pension Programme: It's a unique product designed for a person who has retired or on the verge of retirement.

Salient Features:-

- Applicable for persons working in Govt./ PSU or Similar organizations who are entitled for monthly pension Income
- Maximum age at the time of loan maturity can be upto 80 Years
- Co-applicant can be spouse or any legal heirs
- Flexible/Graded repayment schedule
- Future lump sum repayment can be considered for loan computation
- Applicable for Housing and Non-housing products
- Minimum Loan amount: Rs. 2 Lakh
- Maximum loan amount: Rs. 200 Lakh
- For interest rates please refer our interest rate tab on our website

(4) Income Estimation Program (IEP):

Salient Features:-

- Factoring the incremental business in Current year which is not reflected in latest Income Tax Return.
- Applicable for Housing and Non-housing products
- Applicable for self- employed professional & non-professional (SEP/SENP)
- Minimum Loan amount: Rs. 2 Lakh
- Maximum Loan amount: Rs.100 Lakh
- For interest rates please refer our interest rate tab on our website

(5) Low Income Group Program: This program is designed for the borrowers who do not have the Income proof documents like ITR, Form 16 etc.

Salient features:-

- Minimum loan amount: Rs. 2 Lakh
- Maximum loan up to Rs. 15 Lakh
- Minimum Income – Rs.1.2 Lakh Per annum (Applicant + Co-applicant)
- Applicable for Salaried and Self Employed
- Applicable for only for Housing loans
- For interest rates please refer our interest rate tab on our website

Product Range

- Loan for purchase of residential or commercial Plots
- Plot plus Construction loans
- Ready to move / under construction Property from Builder/Society
- Re-Sale (Purchase of property from an Individual)
- Self-Construction
- Home Improvement Loan
- Take over (BT)
- Takeover & Enhancement (BT & Top Up)
- Top Up (Addl. Loan on existing property loan)
- Home Loan to NRI
- Loan for purchase of Commercial Property
- Loan against Residential Property (LAP – Residential)
- Loan against Commercial Property (LAP – Commercial)