

COVID 19 Personal Loan (CPL) Product salient features

1	Eligible customers	<p>A. Customers Drawing salary through our Bank (he/she should be drawing salary through our bank for more than one year)</p> <p>B. All existing standard housing loan customers</p> <p>C. All existing standard personal loan customers</p>
2	Loan amount	<p>For salaried: 3 times of last drawn gross salary; Max: Rs. 5.00 Lakhs</p> <p>For existing housing loan/Personal customers:</p> <p>A. 3 times of last drawn gross salary in case of salaried persons, max: Rs. 5.00 Lakhs</p> <p>B. 3 times of monthly income based on the latest ITR in case of self-employed borrowers; Max: Rs. 5.00 Lakhs.</p>
3	NTHP	Minimum 25% irrespective of income category of the borrower.
4	Margin	Nil
5	Rate of interest	RBLR floating with monthly rests (refer to the website for latest rate of interest).
6	Processing fees	Nil
7	Repayment	For Demand loan: 36 months including moratorium period of 6 months

For further details, you are requested to telephone/contact your parent/nearest Branch