



Housing Loans

The maximum size of the loan for each client is determined by undertaking a robust cash flow analysis of the individual applicant's household and business. Loans are intended for the purpose of investment in the household maintenance or repairs.

Description	Housing Loan
Purpose	Household maintenance / repairs
Loan Size	Up to Rs 1,50,000 Up to Rs. 1,50,000 (first loan cycle up to Rs.30,000). As defined by RBI new guidelines w.e.f. 1st April 2022.
Loan Term in Months	12, 18 or 24
Interest Rate	Quarter beginning Apr 1, 2022 Revised ROI – 25%
Loan Processing Fee	1% plus GST
Lending Methodology	Group