



Dream Car:

Loan Limit:-

For Salaried Class:

Up to Maximum of 36 times of Gross Monthly Salary.

For Other than Salaried Class:

Up to Maximum of 3 times of Average Net Annual Income for the last two years as per latest Income Tax Returns.

One time income such as Windfall Income shown in the Income Tax Return should be excluded for the purpose calculation of Annual Income. However, Capital Gains claimed regularly in the last 2 or 3 years can be considered to the extent of 50% for the purpose of calculation of Annual Income.

Margin-15% of the cost of Vehicle on Road. (i.e. one time registration + life time tax/road tax + insurance)

Repayment Period- 60 month for Firm and 84 months for Individual.

ROI- MCLR+0.50%