



Saral Loan:- The age of the applicant should be minimum 21 years and loan should be repaid at least one year before his/her retirement from service.
Minimum Gross Salary Rs.20,000/-

Quantum of Loan: 24 times of present Gross Monthly Salary, subject to maximum loan limit of Rs.7.50 Lac and minimum loan limit of Rs.50,000/-

Margin:-10% (to be calculated on the basis of total Assets owned or to be Purchased by the borrower).

ROI-MCLR+4.50%