



# उत्तर बिहार ग्रामीण बैंक Uttar Bihar Gramin Bank

ग्रामीण उत्थान के लिए वचनबद्ध

COMMITTED FOR RURAL UPLIFTMENT

## Housing Loan

<b>Purpose</b>	<ol style="list-style-type: none"> <li>1. For Construction / Acquiring of new or extension of existing home of flat</li> <li>2. For repairs / renovation / alteration of existing home or flat</li> <li>3. For meeting cost escalation in the cases of under-construction flats to existing Housing Loan borrowers.</li> <li>4. For purchase of land / plot for House Building</li> </ol>	
<b>Eligibility</b>	Individual, Group of individuals, salaried employees, self-employed persons, professional or those having other legal, identified and regular source of income	
<b>Quantum of Finance (No upper Limit)</b>	<b>For Salaried Borrower</b>	
	<b>Loan amount</b>	<b>Home loan as percentage of cost of Home / Flat</b>
	Upto Rs. 30 Lakh	90%
	Above Rs. 30 Lakh to Rs. 75 Lakh	80%
	Above Rs. 75 Lakh	75%
	For repairs / renovation / alteration of existing house / flat (Maximum loan upto Rs. 10 Lakh)	75%
	<b>For Non – Salaried Borrower</b>	
	<b>Loan amount</b>	<b>Home loan as percentage of cost of Home / Flat</b>
	Upto Rs. 50 Lakh	80%
	Above Rs. 50 Lakh	75%
For repairs / renovation / alteration of existing house / flat (Maximum loan upto Rs. 10 Lakh)	75%	
<b>Margin</b>	10% to 25% depending on purpose of loan and category of borrower.	
<b>Rate of Interest</b>	<a href="#">Click here for Rate of Interest</a>	
<b>Period of Loan</b>	Maximum 25 to 30 years depending on age of borrower and purpose of loan.	
<b>Prepayment</b>	<b>No prepayment Charges</b>	