

**DNSB – Swapna Poorti & Swapna Poorti Plus (Housing Loan)**

1	Purpose	i) To purchase flat/ Bungalow/ Residential accommodation or						
		ii) construction of house along with purchase of N.A plot (copy of approved plan from the competent authority to be obtained in this case)						
2	Max. Loan	Maximum upto Rs.140.00 Lakhs						
3	Classification of Loan	<b>Priority Sector Housing Loan</b>						
		Particulars	Max. Loan Amt.	Max. Agreement Value	Min. CIBIL Score			
		Housing Loan in Metro Cities*	Rs. 35.00 Lakhs	Rs. 45.00 Lakhs	700 & Above			
		Housing Loan in Non-Metro Cities	Rs. 25.00 Lakhs	Rs. 30.00 Lakhs	700 & Above			
*Metropolitan Centers (population of ten lakh and above)								
<b>Non-Priority Sector Housing Loan – Loan Amount Above 35.00 Lakhs</b>								
4	Margin	<ol style="list-style-type: none"> <li>5% for New Flat</li> <li>15% for Resale Flat</li> <li>20% for Construction of House/Bungalow</li> </ol>						
5	Rate of Interest	<b>ROI for Priority Sector Housing Loan – 6.70% if CIBIL score of borrower is 700 &amp; Above. If CIBIL Score is below 700 then ROI would be as per below table</b>						
		<b>Housing Loans upto Rs. 70.00 Lakhs sanctioned under Non-Priority Sector</b>						
		Margin	New Flat		Resale Flat		Construction of House / Bungalow	
			Both CIBIL score 700 & above	Both CIBIL score below 700	Both CIBIL score 700 & above	Both CIBIL score below 700	Both CIBIL score 700 & above	Both CIBIL score below 700
		5%	7.20%	7.70%	NA	NA	NA	NA
		15%	7.10%	7.60%	7.10%	7.60%	NA	NA
20%	7.00%	7.50%	7.00%	7.50%	7.00%	7.50%		
<ul style="list-style-type: none"> <li>For Take Over of Housing Loan above mentioned ROI will be applicable.</li> <li>For Third Dwelling Unit applicable ROI will be @8.95 % p.a.</li> </ul>								
		<b>Housing Loans Above Rs. 70.00 Lakhs sanctioned under Non – Priority sector</b>						
		Margin	New Flat		Resale Flat		Construction of House / Bungalow	
			Both CIBIL score 700 & above	Both CIBIL score below 700	Both CIBIL score 700 & above	Both CIBIL score below 700	Both CIBIL score 700 & above	Both CIBIL score below 700
		5%	7.70%	8.20%	NA	NA	NA	NA
		15%	7.60%	8.10%	7.60%	8.10%	NA	NA
		20%	7.50%	8.00%	7.50%	8.00%	7.50%	8.00%
<ul style="list-style-type: none"> <li>For Take Over of Housing Loan above mentioned ROI will be applicable.</li> <li>For Third Dwelling Unit applicable ROI will be @8.95 % p.a.</li> </ul>								
6	Repayment period	For new flat / house, 20 years repayment period						
		For resale flat / house up to 10 years old, repayment period of 20 years. Valuation Report from our paneled valuer to be obtained for resale flat in the building older than 2 years.						
		For resale flat/house older than 10 years, repayment tenure of 20 years will be given after taking Structural Stability Report from empaneled Structural Engineer & if estimated future life of the property is more than 25 years,						
		If estimated future life of the property is less than 25 years, repayment tenure to be stipulated as certified by empaneled Structural Engineer or 15 years whichever is less						
7	Moratorium Period	Moratorium period to be given till the completion of construction or maximum upto 18 months from the date of disbursement of first installment of the loan, whichever is earlier be granted.						
8	Documents Required of Borrower & Guarantor	<ol style="list-style-type: none"> <li>KYC Documents (Pan Card &amp; Aadhar Card)</li> <li>Income papers viz. for business person copy of last 3 years ITRs &amp; for salaried person copies of latest 3 month's salary slip &amp; Form No. 16/ITRs for last 3 years</li> <li>Bank Statement for last 6 months</li> <li>Sanction letter &amp; Statement of all loans availed from the date of disbursement to till date</li> </ol>						
9	Guarantors	<ul style="list-style-type: none"> <li>Residual Income of the applicant should be at least Rs. 15,000/- after considering total deduction including EMI of proposed housing loan</li> <li>Housing Loan may be sanctioned without third party guarantee if the applicant's residual Income is at least Rs. 20,000/- including EMI of Proposed Housing Loan. Otherwise One guarantor will be taken.</li> </ul>						
10	Consolidated Charges	Loan amount (Rs. In Lakhs)	<b>Consolidated Charges</b>					
			New		Resale			
		Upto Rs.28.00	Rs. 14,250/- + GST		Rs. 18,250/- + GST			
Above Rs.28.00	@0.50 % of Sanctioned Loan amount + GST		@0.65 % of Sanctioned Loan amount +GST					

\*T&C Applicable