

# HOME ADVANTAGE SCHEME

- **Purpose** : Purchase of New/Old House/Flat or Construction of House, if applicant or co-applicant is already having 2 housing loans from our bank or any other bank.
- **Age Criteria**: 18 to 60 years
- **Maximum Loan Limit**: No ceiling
- **Margin**: 25%
- **Employment Criteria**
  - Salaried – Must be confirmed in service
  - Self Employed/ Professional – ITR must be filed in the last 2 years
- Future rental income from the proposed property can also be considered
- **Tenure**: Maximum 360 months
- **Holiday Period**: Maximum 18 months
- **Rate of Interest**: Starting 9.60%\*
- **No Prepayment charges**

Processing fees as per circular inforce



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