



DNS BANK

डॉ.बिबली नागरी सहकारी बँक लि.

(मल्टी-स्टेट शेड्यूल्ड बँक)

अर्थाला विश्वास मिळे अन् विश्वासाला अर्थ मिळे!

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DNSB – PERSONAL LOAN – ATMA NIRBHAR BHARAT

We are all aware that due to COVID 19 pandemic, economic activities have slowed down. Due to which many individual are facing financial crunches. Even though they are facing financial crunch, They require limited amount of funds quickly for coping their day to day requirements. For the same, our bank has launched **Personal Loan Scheme**.

The highlights of the scheme are as under:-

1	Eligible Borrowers	1. Existing or New Account Holders 2. The borrower who has residence or business place within the radius of 5 kilometers from our branch.
2	Purpose	Any Personal Need or Business Need
3	Quantum of Loan	Maximum Rs. 50,000/-
4	Repayment period	4 Years (including moratorium period of 6 months)
5	Rate of Interest	7.95% p.a. for the loan upto Rs. 25,000/- 8.95% p.a. for the loan above Rs. 25,000/-
6	Documents Required of Borrower & Guarantor	1. KYC Documents 2. Income papers viz. for business person copy of latest ITR (if ITR for F.Y. 2019 -20 is not available then ITR for F.Y. 2018 -19 can also be considered) & for salaried person copies of latest 3 month's salary slip. 3. If applicant is a businessman & not filling income tax returns (ITR), the applicant can submit declaration of his/her income.
7	Guarantors	1. Spouse/Close Family Member AND 2. If CIBIL score of the applicant is 750 or more then no outside guarantor is required AND 3. If CIBIL score of the applicant is below 750 then guarantor will be required.
8	Security	No Security. However, Personal Group Insurance will be taken
9	Processing Charges	Rs. 500/- + GST

For any queries do get in touch with us or nearest branch:

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