

# Flexi Loan/Flexi Overdraft and Super Flexi Loan/Super Flexi Overdraft

**Purpose** - To meet personal needs or bonafide business expenditure of Individuals/Businessman for Renovation of House/Business Expense/Purchase of Consumer durables. (End use to be specified)

**Interest Rate:**

For Super Flexi Term Loan & Overdraft – 9.95% p.a. (Upto Rs. 10 Lakhs)  
 For Flexi Term Loan & Overdraft – 9.95% p.a. (Above Rs. 10 Lakhs upto Rs. 50 Lakhs)  
 Base rate 8.50% p.a. & interest will be applicable as per credit rating (Above Rs. 50 Lakh)

**List of Documents required (To be verified with original).**

<b>For businessmen/professionals/Self-employed (Borrower and Guarantors)</b>	<b>For Salaried person (Borrower and Guarantors)</b>
KYC Papers (Aadhar Card/Pancard etc)	KYC Papers
Certified true copies of Income Tax Returns of last three years with computation of income/ Profit and Loss account/ Balance Sheet	Last 3 months salary slip
	Bank statement for last 6 months showing salary credit
Copy of Pass book/ statement of account of 1 year (other Bank)	Form 16 for last 3 years or IT return for last 3 years
Sanction Letter and Statement of existing loan accounts (if any)	Sanction Letter and Statement of existing loan accounts (if any)

**Quantum:**

Flexi Loan & Flexi OD – Above Rs. 10 lakhs. (For SME units & others)



Super Flexi Loan & Super Flexi OD – Maximum up to Rs. 10 lakhs.

**Margin:**

25% for Super Flexi/ Flexi Term Loan



30% for Super Flexi/ Flexi Overdraft

**Types of Security:**

Property such as Residential Flat, Bungalow and Commercial Premises/Gala etc.

**Guarantors:**

Minimum One

**Period:**

Flexi OD/Super Flexi OD – 12 months subject to renewal.  
 Flexi Loan/Super Flexi Loan – Maximum up to 84 months (120 months only for deserving cases)

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