

T&C Apply

DNS SUSHRUSHA

Purpose – Payment of Hospitalization Expenses (Major Ailments)

All medical treatment related documents to be taken on record (Original/Photocopy)- Preferably direct payment to be made to Hospital. If otherwise obtain sufficient evidence

Eligibility – 1. Patient himself / herself can be the applicant borrower along with spouse / close family member as co-borrower.
2. If patient is not the applicant, then any two close family members will be borrower & co-borrowers.

Type	Quantum of loan	Margin on security	Tenure
Unsecured Loan	Rs. 5.00 Lakhs (Max.)	Nil	Maximum 84 months (inclusive of 9 months Moratorium)
Secured Loan	Rs.15.00 Lakhs (Max.)	25% on realizable value of immovable property & 10% on liquid security including our Bank's TDR, LIC Policy, NSC etc.	Maximum 120 months (inclusive of 9 months Moratorium)

Documents for Salaried and Businessmen –

1. Letter from Medical Practitioner/Hospital explaining the nature of ailment & estimated expenses for treatment.
2. KYC Papers and I.T returns of last 2 years (Salaried and Businessmen)
3. Last 2 years form 16 (Salaried)
3. Salary Slip of last 3 months and Bank statement of 6 months where salary is credited. (Salaried)
4. Statement of operative business account (Businessmen)
5. If the borrower is having any working capital limit from other bank then Statement of account to be scrutinized (Businessmen)

Rate of Interest – Unsecured Loan- 8.80%
Secured Loan- 8.30%

Processing Charges - Nil

Security – For Unsecured Loan - Nil

For Secured Loan- Immovable Property and /or Liquid security including our Bank's TDR, LIC Policy, NSC etc.

Guarantor – Unsecured Loan - Two Guarantors to be obtained. (CIBIL score should be minimum 550)
Secured Loan - No Guarantor required.