

**DNSB – PERSONAL LOAN – ATMA NIRBHAR
BHARAT**

1	Eligible Borrowers	<ol style="list-style-type: none"> 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	9.30% p.a. for the loan upto Rs. 25,000/- 10.30% p.a. for the loan above Rs. 25,000/-
6	Documents Required of Borrower & Guarantor	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Spouse/Close Family Member AND 2. If CIBIL score of the applicant is 700 or more then no outside guarantor is required AND 3. If CIBIL score of the applicant is below 700 then one additional guarantor will be required.
8	Security	No Security. However, Personal Group Insurance will be taken
9	Processing Charges	Rs. 500/- + GST