**Aryavart** **Annapurna Yojna**

* For Govt. Teachers & Permanent Staff of Govt/Aided/Educational

 Institute/Semi Govt. Institutions drawing salary from our Branches.

* Teaching and Non teaching staff of Pvt./Missionaries Educational Institute duly approved by Head Office.

# Practicalities

**Confirmed Employees -24 times of Gross Pay or ₹20.00 Lakh (Maximum)**

[ ]  Eligible Proposer Age to be 55 in case of retirement Age is 60. And 57 years in case retirement age is 62.

[ ]  Bona-fide Purpose/Repaying Personal Loans availed from different Banks subject to A/c being regular (Statement to be taken and payment to be done through NEFT/RTGS, **No Dues shall be invariably obtained**)

[ ]  Up-to ₹5.00 Lakh – In the form of TL or OD

 Above ₹5.00 Lakh – OD limit up-to ₹5.00Lakh and TL for limit over & above ₹5.00 Lakh.

[ ]  Probationary Employees -24 times of Gross Pay or ₹2.00 Lakh (Maximum)

# Essentials

[ ]  KYC Documents (**PAN, AADHAR, Voter ID, Passport)**

[ ]  CIBIL Personal Score above 675\*

[ ]  SALARY SLIPS 3 MONTHS

[ ]  DEDUCTIONS

|  |  |  |
| --- | --- | --- |
| **SN** | **Gross Income Bracket**  | **Max deduction allowed of the Gross Income**  |
| 1 | **Up-to 1 Lakh** | **60%** |
| 2 | **1 to 5 Lakh** | **70%** |
| 3 | **Above 5 Lakh** | **75%** |

[ ]  Guarantor- Limit Up-to 10 Lakh: Guarantee of PF nominee/Spouse/Govt. Employee

 [ ]  Above 10 Lakh: 2 Guarantee of 2 permanent

Teacher/Non Teachers of same department.

# security

[ ]  Guarantors as above

[ ]  Affidavit regarding confirmation, non-pendency of any disciplinary action, NOC from department, purpose is Bona-fide.

[ ]  In case OD limit - RD account in multiples of 100 considering ₹1000/- per lakh as installment of RD.

# loan repayment & interest rates & charges

[ ]  7 years (84 Months)

[ ]  Monthly servicing of interest in case of OD

[ ]  Interest rates as per Personal CIBIL Score



[ ]  Processing Charges:

**All other conditions shall be as per Bank Scheme**

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***