



Housing Loans

The maximum size of the loan for each client is determined by undertaking a robust cash flow analysis of the individual applicant's household and business. Loans are intended for the purpose of investment in the household maintenance or repairs.

Description	Housing Loan
Purpose	Household maintenance / repairs
Loan Size	Up to Rs 80,000 (first loan cycle up to Rs 30,000 if client does not have a credit history and up to Rs 60,000 if client has a credit history with any other MFI or financial institution and subsequent cycles up to a maximum of Rs 80,000)
Loan Term in Months	12, 18 or 24
Interest Rate	Quarter beginning Apr 1, 2022 Revised ROI – 25%
Loan Processing Fee	1% plus GST
Lending Methodology	Group