

UCO HOME LOAN



EMI:766/-
(per lac)*
@8.45%*



For purchase of new house , construction, renovation, Takeover & furnishing.

RATE OF INTEREST FOR HOME LOAN (wef 15.03.2023)(UCO Float 9.30%)

CIBIL SCORE	CUSTOMER CATEGORY	LTV RATIO	RATE OF INTEREST	BUSINESS STRATEGIC DISCOUNT	EFFECTIVE RATE
CIBIL ≥ 800	GOVT. EMP	≤ 80% & 80% <LTV ≤ 90%	9.30%	0.85%	8.45%
				0.75%	8.55%*
	OTHER		0.75%	8.55%	
			0.65%	8.65%*	
750 ≤ CIBIL ≤ 799	GOVT. EMP	≤ 80%	9.30%	0.65%	8.65%
		80% <LTV ≤ 90%	9.40%	0.65%	8.75%
	OTHER	≤ 80%	9.30%	0.55%	8.75%
		80% <LTV ≤ 90%	9.40%	0.55%	8.85%
700 ≤ CIBIL ≤ 749	GOVT. EMP	≤ 80%	9.50%	0.65%	8.85%
		80% <LTV ≤ 90%	9.60%	0.65%	8.95%
	OTHER	≤ 80%	9.50%	0.55%	8.95%
		80% <LTV ≤ 90%	9.60%	0.55%	9.05%
650 ≤ CIBIL ≤ 699	ANY	≤ 80%	9.85%	0.40%	9.45%
		80% <LTV ≤ 90%	9.95%	0.40%	9.55%
CIBIL ≤ 649	ANY	≤ 80%	10.20%	0.00%	10.20%
		80% <LTV ≤ 90%	10.30%	0.00%	10.30%

*For DSA sourced.

ELIGIBLE CUSTOMERS:

- Indian resident-Salaried/Self Employed/Businessmen/Agriculturist.
- Non-Resident Indians (NRI) /Persons of Indian Origin (PIO)

AGE:

Min: 21 Yrs & Max: 65 Yrs
(Repayment age Max 75 Yrs)

QUANTUM OF LOAN:

Construction/Purchase/Extension
No Upper Limit

Repair/Renovation:

Max: **Rs 50 Lac (Revised fr 03.02.23)**

Furnishing:

Max: **Rs 10 Lac**

CLUBBING OF INCOME:

➤ Income of Co-Borrower (e.g. Father-son, Husband-wife, etc.) can be clubbed for fixing the loan eligibility amount.

MARGIN:

10% of Project Cost (Loan Up to Rs 30 Lac)
20% of Project (From Rs30Lac to Rs75 Lac)
25% of Project Cost (Beyond Rs75 Lac)

REPAYMENT:

Max – 30 Yrs. (up to age 75 Yrs.)

Processing Fee:-0.50% Min-1500/- Max-15000/-*

NIL till 30-06-2023*

Documentation Charges: NIL

Prepayment Charges: NIL

TAX BENEFITS:

Tax relief on principal & interest payment as per provisions prevailing under Income Tax Act.

*T.C.Apply.

Dial a Loan: -

7666399400

Toll Free: -

1800 103 0123

Scan to Apply



SCAN TO APPLY FOR LOAN