

Overdraft Facility Details

S.N.	Particulars	Details
1.	Amount of OD	5 times of monthly take home salary subject to Maximum Loan amount of Rs 5.00 Lakh
2.	Age	Minimum - 21 Years Maximum entry age should be three years before superannuation / retirement.
3.	Eligibility	The customer should be in permanent employment with total minimum 1 year of Service
4.	Minimum Take home salary	Minimum Take Home salary of the applicant should be Rs.25000/-p.m. For deciding take home salary, average of last 3 months' salary credited in the account be reckoned."
5.	Deduction	Total deduction of the applicant including notional interest of the proposed OD facility should not exceed 65% of the Gross Monthly Salary.
6.	ROI	<ul style="list-style-type: none"> ➤ 1 Year RLLR + 3.15 %* ➤ Interest will be applied on monthly basis. ➤ Interest at the rate of SB account would be credited to the account for days the account is in credit *Subject to prevailing retail loan scheme guidelines of the Bank
7.	Processing Fee & Account Handling Charges	Waived Off