

PNB Sahyog RIN COVID - Personal Loan Scheme For Public

Objective/Purpose	For COVID treatment of self or family members on or after 01.04.2021. An undertaking from the borrower (Salaried/Pensioners) to be obtained that the fund will be used/has been used for treatment of COVID for self or family members.							
Validity Of Scheme	The schemes will be valid till 31.03.2022.							
Eligibility	All Salaried (Govt. or Private) having salary account with us and drawing regular salary for last 12 months.							
Nature Of Loan	Term Loan							
Loan Amount	<p>For Salaried: Six times of the average of last 6 months salary credited in the account. (Salary to be verified from Statement of account)</p> <p>Maximum of Rs.3 Lakh.</p> <p>Note: Maximum ceiling of Loan amount per borrower under the Personal Loan Scheme is Rs10.00 Lakh (Rs15.00 lakh in case of Doctors), including fresh loan under PNB Personal Loan – PNB Sahyog COVID</p> <p>Reimbursement facility upto 3 months is available.</p>							
Minimum Permissible Deductions	<table border="1"> <thead> <tr> <th>Gross Monthly Salary/Income</th> <th>Maximum Permissible Deduction</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.30000.00</td> <td>55%</td> </tr> <tr> <td>Above Rs. 30000.00</td> <td>65%</td> </tr> </tbody> </table>		Gross Monthly Salary/Income	Maximum Permissible Deduction	Up to Rs.30000.00	55%	Above Rs. 30000.00	65%
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Income Criteria	<p>Minimum take home after all deductions including proposed Personal Loan should be:</p> <p>Rs.15000.00 in Metro/ Urban center & Rs.10000.00 in Semi Urban/ Rural center.</p>							
Loan Tenure	Maximum 60 months or remaining period of service, whichever is lower.(including doctors)							
Security/Guarantee	As per the extant guidelines of “Personal Loan Scheme for Salary persons - PNB Sahyog Rin.							
Rate Of Interest	RLLR + 1.70%							
CIC Score	650 & above							
Processing & Documentation Charges	NIL							

Above are only salient features of the scheme. For details please contact nearest branch.