

उत्तर बिहार ग्रामीण बैंक  
प्रधान कार्यालय, कलमबाग चौक,  
मुजफ्फरपुर, बिहार, 842 001



**Uttar Bihar Gramin Bank**

HEAD OFFICE, KALAMBAGH CHOWK,  
MUZAFFARPUR, BIHAR, 842 001

(Sponsored By :: Central Bank of India )

### **Housing Loan for Public**

|                   |   |
|-------------------|---|
| Name of Scheme    | Apna Ghar   |
| Purpose           | For construction of new House, Purchase of new house /Flat and for house repairing , renovation and extension   |
| Eligibility       | <ul style="list-style-type: none"><li>• Any Individual ( Farmer, Business Man, Entrepreneur, Govt. employee, Permanent employee of Reputed Firm ) having age between 25 to 50 years</li><li>• Should be resident of service area of bank</li><li>• Should not be defaulter of any bank/Financial Institution</li><li>• House should be in the area of operation of the Bank</li><li>• Have not availed housing loan from any Bank/Financial Organization</li><li>• For employee of any concern, minimum left over service should be 10 years.</li></ul> |
| Quantum of Loan   | <ul style="list-style-type: none"><li>• Maximum 10.00 Lacs for Construction/Purchase of new house/flat</li><li>• Maximum 2.00 Lacs for Repair, Renovation and extension of house/flat</li><li>• House should not be older than 15 years</li></ul>   |
| Margin            | <ul style="list-style-type: none"><li>• For construction/purchase of new house : 25% of Loan Amount</li><li>• For Repair : 35% of Loan Amount</li></ul>   |
| Security          | Mortgage of Land ( On which house is to be constructed )/Purchased House  |
| Repayment of Loan | Maximum 15 years including moratorium for construction and maximum 5 years for Repair, renovation and extension in equated monthly Instalments  |
| Rate of Interest  | 10.25% ( Subject to change ) on monthly basis   |
| KYC               | Required  |
| Insurance         | Insurance of House(Purchased or repaired)   |