



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

Personal Loans

Dec 12, 2011

Retails loans largely comprise of auto finance, home loan and credit for consumer durables. Credit card is not in offer yet. Other personal loans like Mortgage and Mortgage Plus are personal credit given to individuals on the basis of their income level.

MORTGAGE LOAN SCHEME

Margin:

The borrower has to offer immovable property whose value on distress is at least 200% of the loan amount. The loan will be restricted to 50% of the distress sale value of the property offered as security subject to a ceiling of Rs. 20,00,000/- for the proposals up to the sanctioning power of Chief Credit Officer.

Repayment:

The repayment by way of indicative Equated Monthly instalments on the basis of contracted rate of interest would be fixed for a maximum period of 60 months.

MORTGAGE-PLUS LOAN SCHEME

Features:

- To employees, professional, self employed, businessman and others.
 - Limits Linked to income and collateral.
 - Revolving overdraft or repayable over 5 years.
 - For any Legitimate purpose.
 - Competitive Interest Rate.
 - Quick Processing
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NEPAL SBI BANK LIMITED

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