



नेपाल एसबिआई बैंक लिमिटेड  
**NEPAL SBI BANK LTD.**

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## Housing Loan

Feb 26, 2012

### HOUSING LOAN SCHEME

The purpose of Housing Loan Scheme is

- i. To help purchase or construct a new house/flat, or extend an existing house
- ii. To help purchase an existing house/flat
- iii. To help repair or renovate an exiting house/flat .
- iv. For taking over the existing housing loans from Banks/Financial Institutions.

**Margin:** Minimum 25% of the project cost.

**Moratorium:** Maximum 1 year period from date of the first disbursement or one month after the completion of the house whichever is earlier

**Repayment Period:** the Housing Loan shall be repaid in equated monthly installments within 15 years excluding the moratorium period.

**Prepayment charges:** 1% of the amount being prepaid if the borrower repays from his own source. Prepayment charge at the rate of 2% shall be levied if the loan is being swapped.



**NEPAL SBI BANK LIMITED**

Hattisar, Kathmandu, Nepal

TEL: 00-977-1-4435516 00-977-1-4435516

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