

Sr. No.	Parameters	Features
9	Age	<u>Applicant :</u> Minimum : No minimum age bar Maximum : 50 years at the time of loan maturity. <u>Co-applicant :</u> <ul style="list-style-type: none"> ➤ Salaried – Minimum - 21 years and Maximum – 65 years (at the loan maturity); ➤ Self employed – Minimum - 21 years and Maximum - 70 years (at loan maturity). ➤ Agriculturist – Minimum 21 years and Maximum - 70 years at the time loan maturity.
11	Charges	Change of institution before disbursement : Rs. 1,000/- + taxes as applicable No enhancement in loan amount already disbursed.
12	Penal charges	2% on the overdue amount and overdue period.
13	Balance Transfer(BT)	Not allowed