

Documents required

ID proof

- ↗ Aadhaar card
- ↗ Passport
- ↗ PAN card
- ↗ Voter's Identity Card
- ↗ Driving license
- ↗ Ration Card
- ↗ Identity card /confirmation from the employer/other bank (subject to branch's satisfaction)
- ↗ ID card issued by recognized Educational Institutions ID issued by Postal Authorities
- ↗ Letter from a recognized public authority or public servant (not below the rank of the Tahsildar) verifying the identity and residence of the customer to the satisfaction of Bank
- ↗ Job card issued by NREGA duly signed by an officer of the State Government
- ↗ Letter issued by the Unique Identification Authority of India containing details of name, address & Aadhaar number.

Address proof

- ↗ Aadhaar card
- ↗ Passport
- ↗ Voter's Identity card
- ↗ Driving license
- ↗ Telephone bill (not older than two months –installation should be at least before 6 months)
- ↗ Bank account statement
- ↗ Letter from a recognized public authority or public servant (not below the rank of the Tahsildar) verifying the identity and residence of the customer to the satisfaction of Bank
- ↗ Electricity bill (latest) Ration card
- ↗ Letter from employer (subject to satisfaction of the Bank) ID issued by Postal Authorities
- ↗ Job card issued by NREGA duly signed by an officer of the State Government,
- ↗ Letter issued by the Unique Identification Authority of India containing details of name, address & Aadhaar number
- ↗ Consumer Pass Book issued by Gas Agency
- ↗ A rent agreement indicating the address of the customer duly registered with State Government or similar registration authority

Documents to be executed

- ↗ Demand Promissory Note

Rate of Interest

CUB SwayamGraha Scheme	ROI under EBLR	
UptoRs. 30lakhs (LTV<80%)		
• upto 5 years	EBLR +2.25	10.25
• above 5 years and upto 10 years	EBLR+2.75	10.75
• above 10 years and upto 15 years	EBLR+3.25	11.25
• Loans above 15 years	EBLR+3.75	11.75

UptoRs. 30 lakhs (LTV>80%-90%)		
• upto 5 years	EBLR +2.50	10.50
• above 5 years and upto 10 years	EBLR+3.00	11.00
• above 10 years and upto 15 years	EBLR+3.50	11.50
• Loans above 15 years	EBLR+4.00	12.00

UptoRs. 30 - 75lakhs (LTV<80%)		
• upto 5 years	EBLR +2.75	10.75
• above 5 years and upto 10 years	EBLR+3.25	11.25
• above 10 years and upto 15 years	EBLR+3.75	11.75
• Loans above 15 years	EBLR+4.25	12.25

UptoRs. 30-75 lakhs(LTV>70%80%)		
• upto 5 years	EBLR +3.00	11.00
• above 5 years and upto 10 years	EBLR+3.50	11.50
• above 10 years and upto 15 years	EBLR+4.00	12.00
• Loans above 15 years	EBLR+4.50	12.50

Above Rs.75 lakhs(LTV 75%)		
• upto 5 years	EBLR +3.25	11.25
• above 5 years and upto 10 years	EBLR+3.75	11.75
• above 10 years and upto 15 years	EBLR+4.25	12.25
• Loans above 15 years	EBLR+4.75	12.75

Processing charges

CUB SwayamGraha	1.00% Minimum Rs 250
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