



# Nutan Nagarik Sahakari Bank Ltd.

Opp.Samartheshwar Mahadev, Nr.Law Garden,  
Ellisbridge, Ahmedabad-380006.

## Nutan Easy Loan Scheme

### Salient features of the product:

<b>Product</b>	Secured Consumer Loan for Individual/Firm
<b>Purpose</b>	Specially Designed for Lower to upper Middle Class for Electric Two Wheeler & all consumable products like Computer, T.V., Mobile, Tablet, Freeze, Air Conditioner, Washing Machine and other Consumer Durables etc.
<b>Amount to be financed</b>	Maximum Rs.90,000/-
<b>Rate of Interest</b>	8.00% (Fixed)
<b>Margin</b>	<b>0%</b>
<b>Period of loan</b>	Maximum 18 Months.
<b>Processing Fees</b>	<b>NIL</b>
<b>Pre-Payment Charges</b>	<b>NIL</b>
<b>Guarantor</b>	If CIC score is More than 750, NO Guarantor is required.
<b>CIC Report</b>	Clarification in writing with proof require.
<b>Income/EMI Ratio</b>	Up to 50% of family income can be allowed.
<b>Other Conditions</b>	(1) ECS/NACH/S.I. Mandate is Mandatory. (2) Tax Invoice of full cost of the product is Mandatory. (3) Direct Payment to Vendor is Mandatory through NEFT. (4) Minimum One year IT return/Form-16/3 Months Salary Slip/ Salary Certificate Can be acceptable for applicant. (5)Original Bill & Receipt will remain with Bank Till The Tenure of the Loan.