

**Retail Loan Scheme changes/revision w.e.f. 15.05.2023 for New Loan Proposal**

Sr. No.	Retail Loan Schemes	Loan Amount	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
1(i)	<b>Term Loan</b> against Bank's Term Deposit (FDLN)	Maximum : As per bank's exposure norms and margin criteria	5% to 10%	<b>Nil</b>	<b>Nil</b>	ROI of FD+1%(Up to Rs.15.00 lakh) ROI of FD+ <b>0.50% to 0.75%</b> (For Rs.15.00 lakh and above) For Third party (ROI of FD+1% ) Single Loan OR Fix Deposit above Rs.100.00 lakh- additional ROI-0.50% to 1.00%	N.A.	Up to maturity of Deposit
(ii)	<b>Overdraft</b> against Bank's Term Deposit (FDOD)	Maximum : As per bank's exposure norms and margin criteria	10%	<b>Nil</b>	<b>Nil</b>	ROI of FD+1%(Up to Rs.15.00 lakh) ROI of FD+ <b>0.50% to 0.75%</b> (For Rs.15.00 lakh and above) For Third party (ROI of FD+1% ) Single loan OR Fix Deposit above Rs.100.00 lakh additional ROI @0.50% to 1.00%	N.A.	12 months OR Maturity of FD which ever is earlier
2(i)	Term Loan against Gold Ornaments- <b>Bullet Payment (GLLN)</b>	Maximum : Rs.2.00 lakh	35%	NMF up to Rs.1.00 lakh, and for above Rs.1,000/-	Up to Rs.1.00 lakh-Rs.500/- Above Rs.1.00 lakh- 0.50%	<b>9.00%</b>	N.A.	12 months
(ii)	Term Loan against Gold Ornaments <b>24 EMIs (GLLN -1)</b>	Maximum : As per bank's exposure norms and margin criteria	25%	NMF up to Rs.1.00 lakh, and for above Rs.1,000/-	Up to Rs.1.00 lakh-Rs.500/- Above Rs.1.00 lakh- 0.50%	<b>9.00%</b>	N.A.	24 months
3(i)	<b>Term Loan</b> facility against Govt. Paper Securities NSC/LIC	Maximum : As per bank's exposure norms and margin criteria	10% if above 3 years else 20%	Rs.1,000/-	Up to Rs.1.00 lakh-Rs.500/- Above Rs.1.00 lakh- 0.50%	9.50%	N.A.	Maximum 60 months OR residual period up to maturity of security whichever is shorter.
(ii)	<b>Overdraft</b> against Govt. Paper Securities NSC/LIC	Maximum : As per bank's exposure norms and margin criteria	10% if above 3 years else 20%	Rs.1,000/-	Up to Rs.1.00 lakh-Rs.500/- Above Rs.1.00 lakh- 0.50%	9.50%	N.A.	For Overdraft 12 months subject to review.
4(i)	Kalyan Suvidha – <b>Personal Loan Scheme (PLLN)</b>	Minimum: Rs.0.50 lakh Maximum Rs.5.00 lakh	10%	<b>@ 5.00% of Loan Amount</b>	<b>@ 1.00% of Loan Amount Minimum Rs.500/-</b>	<b>13.50% if repayment tie up with salary. 14.00% -In all other cases.</b>	One Guarantor.	Maximum 8 years, (6 months moratorium- Approval by C.M.H.O.- Credit)
(ii)	Kalyan Suvidha – <b>Personal Overdraft</b>	Minimum :Rs.0.50 lakh Maximum Rs.5.00 lakh	--	<b>@ 5.00% of Loan Amount</b>	<b>@ 1.00% of Loan Amount Minimum Rs.500/-</b>	<b>13.50% if repayment tie up with salary. 14.00% -In all other cases.</b>	One Guarantor.	Repayable on demand subject to Annual Review
5	Kalyan Vishesh Vaiyaktik Karja Yojana ( <b>SPLLN</b> )	Minimum :Rs.2.00 lakh Maximum Rs.5.00 lakh	10% of Agreement Cost/Const Cost	<b>@ 5.00% of Loan Amount</b>	<b>@ 1.00% of Loan Amount Minimum Rs.500/-</b>	<b>13.50% if repayment tie up with salary. 14.00% -In all other cases.</b>	Minimum One Guarantor	9 Years
6	Kalyan Vastu Scheme (HSLN)	Minimum :Rs.5.00 lakh Maximum Rs.140.00 lakh (subject to limit allowed by RBI)	For New 10% For Resale 10%	<b>@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower</b>	<b>@ 0.25% of Loan Amount</b>	<b>For Salaried &amp; Businessman: Up To Rs.35.00 lakh - 8.50%. Up to Rabove Rs. 35.00 lakh- 10.00%.</b>	No Guarantor, however spouse to be taken as Co applicant. If spouse is not taken as guarantor then One Guarantor	Maximum 20 years ( <b>Moratorium till construction OR 18 months whichever is earlier in deserving cases and on demand from</b>

Sr. No.	Retail Loan Schemes	Loan Amount	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
7	Kalyan Vahan (Four Wheeler/ Two Wheeler-KVLN)	Maximum : As per bank's exposure norms and margin criteria	For New: Nil on Basic Cost OR 10% of on road price. For Resale: 20%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	Four Wheeler : Rs. 5000/- Lumpsum For Two Whhler: Rs. 1500/- Lumpsum	Four Wheeler CIBIL score up to 700 – 9.00% p.a. CIBIL Score above 700- 8.50% (For Resale 1.00% extra)  Four Wheeler For loan above Rs.20.00 lakh : CIBIL score up to 700 - 10.00%.p.a. and CIBIL score above 700- 9.50% (For Resale 1.00% extra) Two Wheeler 12.00%	No Guarantor. (Spouse on Best Effort Basis)	7 years for new Car 4 years used Car (based on valuation report)
8	Kalyan Vastu Vikas (KVVLN)	Minimum :Rs.2.00 lakh Maximum : For CDOD Rs.35.00 lakh and for Term Loan (may be up to Rs.100.00 lakh)	20%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	@ 0.50% of Loan Amount Minimum Rs.1000/-		One Guarantor	15 Years
9	Kalyan Sankalp Siddhi (KSS)	Minimum :Rs.5.00 lakh Maximum : Rs.35.00 lakh (may be up to Rs.100.00 lakh)	10%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	@ 0.50% of Loan Amount Minimum Rs.1000/-	Up Rs.35.00 lakh -10.00% Above Rs.35.00 Lakh- 10.50%	One Guarantor	15 Years (inclusive of moratorium of 24 months if required)
10	Kalyan Paryatan – Term Loan for Tour	Minimum :Rs.0.25 lakh. Maximum : For domestic Rs.2.00 lakh and Overseas up to Rs.10.00 lakh	10% up to Rs.2.00 lakh and 20% above 2.00 lakh	@ 5.00% of Loan Amount	0.50% of loan amount (Minimum Rs.1000/-)	13.50% for unsecured. 12.00% for secured	One Guarantor	5 Years
11	Kalyan Gramin Suvidha scheme (KGSY)	Maximum : Rs.10.00 lakh	20%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	@ 0.50% of Loan Amount Minimum Rs.1000/-	11.00%	One Guarantor	10 Years
12	Kalyan Gramin Udyog Scheme (KGUY)-Ganapati Idol making above Rs.5.00 lakh to be covered under	Maximum : Rs.15.00 lakh	20%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	11.00%	One Guarantor	10 Years
13	Kalyan Gramin Gruh Nirman (KGGN)	Maximum : 1)Rs.15.00 lakh for purchase of flat. 2) Rs. 25.00 lakh for cosntruction of house/bungalow	10%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	11.00%	One Guarantor	15 Years
14	Kalyan Saraswati Education Loan (Unsecured loan up to Rs.5.00 lakh)	For unsecured Minimum :Rs.0.50 lakh. Maximum : Rs.5.00 lakh For Secured Minimum :Rs.0.50 lakh. Maximum : Rs.50.00 lakh.	10%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	10.00%	One Guarantor	12 Years (Including moratorium). However, up to Rs.5.00 lakh, repayable in 60 months (Excluding moratorium)

Sr. No.	Retail Loan Schemes	Loan Amount	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
15	Kalyan Shushrut Yojana	Manimum : Rs.5.00 lakh. Maximum : Rs. 500.00 lakh.	20% on cost of Machinery and Estimate of Renovation and 10% on Property For Purchase of Ambulance NIL on basic proce	1)Up to Rs.50.00 lakh-2.50% OR Rs.0.50 lakh, minimum. 2)Above Rs.50.00 lakh-up to Rs.100.00 lakh.-2.50% OR Rs.1.00 lakh minimum. 3) Above Rs.100.00 lakh -up to Rs.500.00 lakh.-2.50% OR Rs.2.00 lakh.	0.50% of loan amount (Minimum Rs.1000/-)	Up To Rs.35.00 lakh - 9.00%. Above Rs.35.00 lakh to Rs.50.00 lakh - 9.50%, Rs.50.00 lakh and Above based on CRR.	One Guarantor	48 to 84 months (inclusive of moratorium period) for Furniture /Equipment. 84 to 120 months (inclusive of moratorium period) for premises. 12 months for Overdraft limit.(Maximum 18 months moratorium depending upon need and requirement of project.
16	Ganpati Murtikar/Idol Maker Scheme	Manimum : Rs.0.25 lakh. Maximum : Rs. 5.00 lakh.	--	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	11.00%	One Guarantor	One Time repayment (By end of Festive Season-Sept/Oct ____)
17	Top Up under - All loans A/cs where property is mortgaged with us.	As per available coverage and repayment Capacity	20%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	Up Rs.35.00 lakh -8.50% Above Rs.35.00 Lakh- 10.00%	For Housing Top Up Loan : No Guarantor & Consent from existing guarantor. (However spouse tobe taken as Co Applicant) For Top up Term Loan : One Guarantor or Existing Guarantors	Maximum 120 months
18	Kalyan Dhanvantari (Term Loan/Overdraft)ag ainst properties	Manimum : Rs.5.00 lakh. Maximum : Rs. 35.00 lakh.	25% on Hypothecati on and 20% on Property	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	10.00%	Minimum One guarantor	Maximum Tenure up to 7 years (Including initial moratorium up to 12 months)
19	Personal Overdraft scheme for practising C.A.	Minimum : Rs.0.50 lakh. Maximum : Rs. 5.00 lakh.	-	@ 5.00% of Loan Amount	0.50% of loan amount (Minimum Rs.1000/-)	Priority Sector : 9.50% Non Priority Sector : 11.00%	No Change (Spouse on best effort basis)	Repayable on demand subject to Annual Review
20 (New Scheme)	Kalyan Vahan (Light Commercial Vehicle - KVLN) Maximum Rs.10.00 lakh. (Subject to applicable T&C	Minimum : Rs.0.50 lakh. Maximum : Rs. 10.00 lakh.	For New Vehicle only 20% of on road price.	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	10.50%	One Guarantor	5 years
21 (New Scheme)	Kalyan Pensioners (PLLN)	Minimum : Rs.0.50 lakh. Maximum : Rs. 5.00 lakh.	10%	@ 5.00% of Loan Amount	@ 1.00% of Loan Amount Minimum Rs.500/-	9.50%	One Guarantor (T & C applicable)	Up to 5 years (T& C applicable)

Sr. No.	Retail Loan Schemes	Loan Amount	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
22	Kalyan Go-Green Electrical Vehicle Loan Scheme	Personal Use: <u>Minimum</u> : Rs.0.50 lakh. <u>Maximum</u> : As per bank's exposure norms and margin criteria Commercial Use: <u>Minimum</u> :Rs.0.50 lakh. <u>Maximum</u> : Rs. 10.00 lakh.	10%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	<u>For Four Wheeler</u> Personal use : 9.00% Commercial use : 10.00% <u>Two Wheeler</u> : 12.00%	For Personal use : No Guranarator For Commercial use : One Guarantor	For Two Wheeler : Up to 5 Years For Four Wheeler : Up to 7 Years
23	Kalyan Saur Urja	Minimum : Rs.0.50 lakh. Maximum : Rs. 35.00 lakh.	25%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	Loan up to Rs. 35.00 Lakh : 10.50% Loan aabove Rs. 35.00 Lakh: 11.00%	One Guarantor + Spouse *	Up to 7 Years
24	Kalyan Vahan - Heavy Copmmercial Vehicle Loan	Minimum : Rs.5.00 lakh. Maximum : Rs. 100.00 lakh.	20%	No change	0.50% of loan amount (Minimum Rs.1000/-)	10.5% (Incentive 0.50% on prompt repayment quarterly basis <u>will be discontinue</u> henceforth)	Min. Two Guarantor	Maximum up to 8 years inclusive moratorium period
25	Kalyan Udyog Mantra (For purchase of Machinery)	Minimum : Rs.1.00 lakh. Maximum : Rs. 100.00 lakh.	20%	@ 1.00% of Loan Amount OR Rs. 25000/- whichever is lower	0.50% of loan amount (Minimum Rs.1000/-)	Without Collateral: 11.00%* Collateral Security 50% - ROI 10.50% Collateral Security 60% - ROI 10.00% Collateral Security 70% - ROI 9.50% Collateral Security 80% - ROI 9.00%	Min. Two Guarantor	Maximum up to 7 years inclusive moratorium period

**Note**

- 1 Charges on actual basis means all charges( with applicable GST)
- 2 For all above loans Terms and Conditions applied as per Book Let./Scheme Document.
- 3 **Salary Tie-up** : Salary directly credited with our Bank under confirmation from employer