

Sr. No.	Retail Loan Schemes	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
1(i)	Term Loan against Bank's Term Deposit (FDLN)	5% to 10%	Nil	Nil	1. ROI of FD + 1.00% for Loan upto Rs.15.00 lakh 2. ROI of FD + 0.75% for Loan Amount above Rs.15.00 lakh 3. For Third party - ROI of FD + 1.00%	N.A.	Up to maturity of Deposit
(ii)	Overdraft Limit against Bank's Term Deposit (FDOD)	5% to 10%	Nil	Nil	1. ROI of FD + 1.00% for Loan upto Rs.15.00 lakh 2. ROI of FD + 0.75% for Loan Amount above Rs.15.00 lakh 3. For Third party - ROI of FD + 1.00%	N.A.	12 months OR Maturity of FD which ever is earlier
2(i)	Term Loan against Gold Ornaments- Bullet Payment (GLLN)	35%	NMF up to Rs.1.00 lakh, and for above Rs.1,000/-	1.00% of Loan Amount	9.50%	N.A.	12 months
(ii)	Term Loan against Gold Ornaments 24 EMIs (GLLN -1)	25%	NMF up to Rs.1.00 lakh, and for above Rs.1,000/-	1.00% of Loan Amount	9.50%	N.A.	12 months
3(i)	Term Loan facility against Govt. Paper Securities NSC/LIC (NSCLN)	10% if above 3 years else 20%	Rs.1,000/-	1.00% of Loan Amount	9.50%	N.A.	Maximum 60 months OR residual period up to maturity of security whichever is shorter.
(ii)	Overdraft against Govt. Paper Securities NSC/LIC	10% if above 3 years else 20%	Rs.1,000/-	1.00% of Loan Amount	9.50%	N.A.	For Overdraft 12 months subject to review.
4(i)	Kalyan Suvidha – Personal Loan Scheme (PLLN)	10%	@ 5.00% of Loan Amount (Minimum Rs.1,000/-)	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	14.00% if repayment tie up with salary. 14.50% -In all other cases.	One Guarantor.	Maximum 8 years, (6 months moratorium- Approval by C.M.H.O.- Credit)
(ii)	Kalyan Suvidha – Personal Overdraft	--	@ 5.00% of Loan Amount (Minimum Rs.1,000/-)	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	14.00% if repayment tie up with salary. 14.50% -In all other cases.	One Guarantor.	Repayable on demand subject to Annual Review
5	Kalyan Vishesh Vaiyaktik Karja Yojana (SPLLN)	10% of Agreement Cost/Const Cost	@ 5.00% of Loan Amount (Minimum Rs.1,000/-)	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	14.00% if repayment tie up with salary. 14.50% -In all other cases.	Minimum One Guarantor	Maximum up to 9 Years
6	Kalyan Vastu Scheme (HSLN)	For New 10% For Resale 10%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	1. Loan amount up To Rs.35.00 lakh - 8.90% 2. Loan Amount above Rs. 35.00 lakh- 9.90%. (w.e.f. 22/07/2024)	No Guarantor, however spouse to be taken as Co applicant. If spouse is not taken as guarantor then One Guarantor	Maximum up to 20 years (Moratorium till construction OR 18 months whichever is earlier in deserving cases and on demand from customer.)
7	Kalyan Vahan (Four Wheeler/ Two Wheeler- KVLN)	For New: Nil on Basic Cost OR 10% of on road price. For Resale: 20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	<u>Four Wheeler (Loan up to Rs. 20.00 Lkah)</u> 1. CIBIL score up to 700 – 9.50% p.a. 2. CIBIL Score above 700- 9.00% 3. For Resale 1.00% extra over and above stated rate 4. For Two Wheeler - 12.50% <u>Four Wheeler (Loan above Rs. 20.00 Lkah)</u> 1. CIBIL score up to 700 – 10.50% p.a. 2. CIBIL Score above 700- 10.00% 3. For Resale 1.00% extra over and above stated rate 4. For Two Wheeler - 12.50%	No Guarantor. (Spouse on Best Effort Basis)	Maximum up to 7 years for new Car Maximum up to 4 years used Car (based on valuation report)

Sr. No.	Retail Loan Schemes	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
8	Kalyan Vastu Vikas (KVVLN)	20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	Up Rs.35.00 lakh -10.50% Above Rs.35.00 Lakh-11.00%	One Guarantor	Maximum up to 15 Years
9	Kalyan Sankalp Siddhi (KSS)	10%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)		One Guarantor	Maximum up to 15 Years (inclusive of moratorium of 24 months if required)
10	Kalyan Paryatan – Term Loan for Tour	10% up to Rs.2.00 lakh and 20% above 2.00 lakh	@ 2.50% for Secured Loan amount @5.00% of Un-secured Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	14.50% for unsecured. 14.00% for secured	One Guarantor	Maximum up to 5 Years
11	Kalyan Gramin Suvridha scheme (KGSY)	20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.50%	One Guarantor	Maximum up to 10 Years
12	Kalyan Gramin Udyog Scheme (KGUY)-Ganapati Idol making above Rs.5.00 lakh to be covered under this scheme	20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.50%	One Guarantor	Maximum up to 10 Years
13	Kalyan Gramin Gruh Nirman (KGGN)	10%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.50%	One Guarantor	Maximum up to 15 Years
14	Kalyan Saraswati Education Loan (Unsecured loan up to Rs.5.00 lakh)	10%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	10.50%	One Guarantor	Maximum 12 Years (Including moratorium). However, up to Rs.5.00 lakh, repayable in 60 months (Excluding moratorium).
15	Kalyan Shushrut Yojana	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. minimum.	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	1. Loan up to Rs.35.00 Lakh - 9.50% 2. Loan Above Rs. 35.00 Lakh to 50.00 Lakh - 10.00% 3. Loan above Rs. 50.00 Lakh 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 (Maximum 18 months moratorium depending upon need and requirement of project). 12 months for Overdraft limit.
16	Ganpati Murtikar/Idol Maker Scheme	--	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.50%	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.	20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	1. Top Up in Housing Loan Repair/Renovation a) Loan up To Rs. 10.00 Lakh @ 10.00% b) Loan above Rs.10.00 Lakh - @11.00% 2. Top Up in Housing for other purpose a) Loan up To Rs. 35.00 Lakh @ 10.50% b) Loan above Rs.35.00 Lakh - @11.00% 3. Top up in Kalyan Vastu Vikas a) Loan up To Rs. 35.00 Lakh @ 10.50% b) Loan above Rs.35.00 Lakh - @11.00% 4. Top up in Kalyan Sankalp Siddhi a) Loan up To Rs. 35.00 Lakh @ 10.50% b) Loan above Rs.35.00 Lakh - @11.00%	For Housing Top Up Loan : No Guarantor & Consent from existing guarantor. (However spouse to be taken as Co Applicant) For Top up Term Loan : One Guarantor or Existing Guarantors	Maximum 120 months

Sr. No.	Retail Loan Schemes	Margin	Share Linkage	Process Fee	Rate of Interest %	Guarantors requirement	Repayment period
18	Kalyan Dhanvantari (Term Loan/Overdraft) against properties	25% on Hypothecation and 20% on Property	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.00%	Minimum One guarantor	Maximum Tenure up to 7 years (Including initial moratorium up to 12 months)
19	Personal Overdraft scheme for practising C.A.	-	@ 5.00% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	Priority Sector : 10.00% Non Priority Sector : 12.00%	No Change (Spouse on best effort basis)	Repayable on demand subject to Annual Review
20	Kalyan Vahan (Light Commercial Vehicle - KVLN) Maximum Rs.10.00 lakh. (Subject to applicable T&C)	For New Vehicle only 20% of on road price.	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.00%	One Guarantor	Maximum up to 5 years
21	Kalyan Pensioners (PLLN)	10%	@ 5.00% of Loan Amount	@ 1.00% of Loan Amount	10.00%	One Guarantor (T & C applicable)	Up to 5 years (T&C applicable)
22	Kalyan Go-Green Electrical Vehicle Loan Scheme	10%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	<u>For Four Wheeler</u> Personal use : 9.50% Commercial use : 10.50% <u>Two Wheeler</u> : 12.50%	For Personal use : No Guarantor For Commercial use : One Guarantor	For Two Wheeler : Up to 5 Years For Four Wheeler : Up to 7 Years
23	Kalyan Saur Urja	25%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	Loan up to Rs. 35.00 Lakh : 10.50% Loan above Rs. 35.00 Lakh: 11.00%	One Guarantor + Spouse *	Up to 7 Years
24	Kalyan Vahan - Heavy Commercial Vehicle Loan	20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	11.00% (Incentive discontinued)	Min. Two Guarantor	Maximum up to 8 years inclusive moratorium period
25	Kalyan Udyog Mantra (For purchase of Machinery)	20%	@ 2.50% of Loan Amount	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	Without Collateral: 11.50%* Collateral Security 50% - ROI 11.00% Collateral Security 60% - ROI 10.50% Collateral Security 70% - ROI 10.00% Collateral Security 80% - ROI 9.50%	Min. Two Guarantor	Maximum up to 7 years inclusive moratorium period
26	Kalyan Woman Empowerment Yojana	10%	@ 5.00% of Loan Amount	Rs.500/- + GST	9.50%	Min. One Guarantor	Maximum up to 4 Years