

Sr. No.	Retail Loan Schemes	Margin	Share Linking	Process Fees	Applicable Rate of Interest	Guarantors requirement	Repayment period
1(i)	<b>Term Loan</b> against Bank's Term Deposit (FDLN)	5% to 10%	<b>Nil</b>	<b>Nil</b>	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)	<b>Overdraft</b> against Bank's Term Deposit (CDOD)	10%	<b>Nil</b>	<b>Nil</b>	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- <b>Bullet Payment (GLLN)</b>	35%	NMF up to Rs.1.00 lakh, and for above Rs.1,000/-	0.50% of Loan Amount Min. Rs. 500/-	9.50%	N.A.	12 months
(ii)	Term Loan against Gold Ornaments 11 <b>EMIs (GLLN -1)</b>	25%	NMF up to Rs.1.00 lakh, and for above Rs.1,000/-	0.50% of Loan Amount Min. Rs. 500/-	9.50%	N.A.	12 months
3(i)	<b>Term Loan</b> facility against Govt. Paper Securities NSC/LIC	10% if above 3 years else 20%	Rs.1,000/-	0.50% of Loan Amount Min. Rs. 500/-	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	10% if above 3 years else 20%	Rs.1,000/-	0.50% of Loan Amount Min. Rs. 500/-	9.50%	N.A.	For Overdraft 12 months subject to review.
4(i)	Kalyan Suvidha – <b>Personal Loan Scheme (PLLN)</b>	10%	@ 5.00% of Loan Amount (Minimum Rs.1,000/-)	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	<b>13.50% if repayment tie up with salary. 14.50% -In all other cases.</b>	One Guarantor.	Maximum 8 years,
(ii)	Kalyan Suvidha – <b>Personal Overdraft</b>	--	@ 5.00% of Loan Amount (Minimum Rs.1,000/-)	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	<b>13.50% if repayment tie up with salary. 14.50% -In all other cases.</b>	One Guarantor.	Repayable on demand subject to Annual Review
5	Kalyan Vishesh Vayaktik Karja Yojana ( <b>SPLLN</b> )	10% of Agreement Cost/Const Cost	@ 5.00% of Loan Amount (Minimum Rs.1,000/-)	@ 1.00% of Loan Amount (Minimum Rs.1000/-)	<b>13.50% if repayment tie up with salary. 14.50% -In all other cases.</b>	Minimum One Guarantor	9 Years
6	Kalyan Vastu Scheme (HSLN)	For New 10% For Resale 10%	@ 1.00% of Loan Amount	<b>1. Loan upto Rs.80.00 Lakh - -- Rs. 5,000/- 2. Loan above Rs.80.00 Lakh -- Rs.10,000/-</b>	<b>1. Loan amount up to Rs.80.00 Lakh a) Repayment tenure up to 10 Years - 7.90% p.a. b) Repayment tenure above 10 Years - 8.20% p.a. 2. Loan Amount above Rs.80.00 lakh a) Margin above 25% - 8.60% b) Margin Below 25% - 8.80%</b>	No Guarantor, however spouse to be taken as Co applicant. If spouse is not taken as co-applicant then One Guarantor	Maximum 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)	<b>For New:</b> Nil on Basic Cost OR 10% of on road price, Whichever is lower. <b>For Resale:</b> 20% of Realizable value of vehicle OR Price consideration, whichever is lower	@ <b>1.00% of Loan Amount</b>	1. Four Wheeler - @0.50% of Loan Amount 2. Two Wheeler - @1.00% of Loan Amount	<b>1. <u>Four Wheeler</u> a) Repayment tenure up to 5 Years - 8.50% p.a. b) Repayment tenure above 5 Years to 7 Years - 8.70% p.a. 2. <u>Two Wheeler</u> - 11.00% p.a. 3. For Resale 1.00% extra over on above stated ROI  (concession in ROI for existitng big borrower is stands cancelled)</b>	No Guarantor, however spouse to be taken as Co applicant on best effort basis	7 years for new Car 4 years for used Car (based on valuation report)

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8	Kalyan Vastu Vikas (KVVLN)	20%	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	1. Loan up to Rs.80.00 Lakh - 9.50% p.a. 2. Loan Above Rs.80.00 Lakh - 10.00% p.a.	One Guarantor	15 Years
9	Kalyan Sankalp Siddhi (KSS)	10%	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% Min. Rs.1000/- 2. Loan Above Rs.80.00 Lakh - @1.00%	1. Loan up to Rs.80.00 Lakh - 9.50% p.a. 2. Loan Above Rs.80.00 Lakh - 10.00% p.a.	One Guarantor	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	5 Years
11	Kalyan Gramin Suvridha scheme (KGSY)	20%	@ 2.50% of Loan Amount	@ 0.50% of Loan Amount (Minimum Rs.1000/-)	10.00% p.a.	One Guarantor	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	@ 0.50% of Loan Amount (Minimum Rs.1000/-)	10.00% p.a.	One Guarantor	15 Years
13	Kalyan Gramin Gruh Nirman (KGGN)	10%	@ 2.50% of Loan Amount	@ 0.50% of Loan Amount (Minimum Rs.1000/-)	10.00% p.a.	One Guarantor	15 Years
14	Kalyan Saraswati Education Loan (Unsecured loan up to Rs.5.00 lakh)	10% (of Total Expenses)	@ 1.00% of Loan Amount	@ 0.50% of Loan Amount (Minimum Rs.1000/-)	9.50%	One Guarantor	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 / Estimation of Renovation 10% on Property purchase NIL for Purchase of Ambulance on basic price	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	1. Loan up to Rs. 80.00 Lakh - 9.50% p.a. 2. Loan above Rs.80.00 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. 12 months for Overdraft limit.(Maximum 18 months moratorium depending upon need and requirement of project.
16	Ganapati Murtikar/Idol Maker Scheme	---	@ 1.00% of Loan Amount	1. Up to Rs.1.00 Lakh - NIL 2. Loan Above Rs.1.00 Lakh - 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%	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	1.00% more than existing applicable rate of interest for Housing Loan, Kalyan Vastu Vikas & Kalyan Sankalp Siddhi	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, if any.	Maximum 120 months

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18	Kalyan Dhanvantari (Term Loan/Overdraft) against properties	25% on Hypothecation 20% on Property Mortgage	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	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	@ 0.50% of Loan Amount (Minimum Rs.1000/-)	10.00%	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.	For New Vehicle only - 20% of on road price.	@ 1.00% of Loan Amount	@ 0.50% of Loan Amount (Minimum Rs.1000/-)	11.00%	One Guarantor	5 years
21	Kalyan Pensioners (PLLN)	10%	@ 5.00% of Loan Amount	@ 0.50% of Loan Amount - Min Rs. 1000/-	10.00%	One Guarantor (T & C applicable)	Up to 5 years (T& C applicable)
22	Kalyan Go-Green Electrical Vehicle Loan Scheme	10%	@ 1.00% of Loan Amount	1. Four Wheeler - NIL 2. Two Wheeler - NIL	1. Four Wheeler a) Personal use - 8.50% p.a. b) Commercial use - 10.50% p.a. 2. Two Wheeler - 11.00% p.a.	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%	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	Domestic Purpose - 9.50% Commercial / Industrial Purpose: 10.50%	One Guarantor + Spouse *	Up to 7 Years
24	Kalyan Vahan (Heavy Commercial Vehicle - KVLN) Maximum Rs.100.00 lakh. (Subject to applicable T&C)	20%	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	11.00% (Incentive discontinued)	Min. Two Guarantor	Maximum up to 8 years inclusive moratorium period
25	Kalyan Udyog Mantra (For purchase of Machinery)	20%	@ 1.00% of Loan Amount	1. Up to Rs.80.00 Lakh - @0.50% 2. Loan Above Rs.80.00 Lakh - @1.00%	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%	One guarantor	Maximum up to 7 years inclusive moratorium period
26	Kalyan Woman Empowerment (KWETL)	10%	@ 5.00% of Loan Amount	Rs.500/-	9.50%	One guarantor	4 Years