

Contracted Interest Rate range of loans for the month of Janaury-2024

Type: Individual Borrowers	Category: Retail loans linked to EBLR
EBLR Rates: 01. 10-year G-Sec: 7.28% p.a. 02. 6 Month T-bill: 7.08% p.a.	Mean Interest and Annual Percentage Rate Rate w.e.f. 01.01.2024

SI No	Name of the Scheme	Interest Range of Contracted Loans			Annual Percentage Rate to Individual Borrowers (Assumed as Loan Amount is Rs 1.00 lakh)				
		Min(%)	Max(%)	Mean(%)	PC per lakh	Other Charges	Period in Months	EMI	Percentage Rate
01	KBL - Apna Ghar (Housing Loan)	8.75	10.58	9.67	0	0	360	787	8.75
02	KBL-Home Comfort (For Home furnishing)	9.25	10.93	10.09	250	0	120	1281	9.31
03	KBL - Car Finance (New)	8.98	11.34	10.16	250	0	84	1608	9.06
04	KBL- Ghar Niveshan (For residential site purchase)	9.28	11.43	10.36	250	0	60	1282	9.34
05	KBL - Lease N Cash (Against future lease rentals)	9.91	12.91	11.41	250	0	84	1656	9.99
06	KBL-Mortgage (Against residential/commercial/industrial property)	9.91	12.91	11.41	250	0	120	1317	9.97
07	KBL MSME	9.66	16.16	12.91	500	0	84	1643	9.82
08	KBL - Ravi Kiran (For solar heating/lighting)	11.60	11.60	11.60	250	0	60	2205	11.71

Sl No	Name of the Scheme	Interest Range of Contracted Loans			Annual Percentage Rate to Individual Borrowers (Assumed as Loan Amount is Rs 1.00 lakh)				
09	KBL - Vidyanidhi (Educational Loan)	9.82	12.67	11.25	0	0	180	1064	9.82
10	KBL - Vidyanidhi (For vocational courses/ skill devt loans) (up to Rs. 1.50 lakhs)	9.77	10.52	10.15	0	0	84	1649	9.77
11	KBL - Easy Ride	11.66	11.66	11.66	250	0	60	2208	11.77
12	KBL - Salaried persons loans	13.41	13.41	13.41	250	0	60	2297	13.52
13	KBL - Insta Cash (Against liquid security)	10.91	10.91	10.91	250	0	60	2170	11.02
14	KBL - Contractor Mitra	9.91	12.41	11.16	250	0	84	1656	9.99
15	KBL - Commodity Pledge Loan	14.16	14.16	14.16	250	0	12	8987	14.64
16	KBL - Agro Processing	9.16	14.66	11.91	250	0	84	1618	9.24
17	KBL - Home Top up	9.25	10.93	10.09	250	0	120	1281	9.31
18	KBL-Micro Mitra	10.41	10.41	10.41	500	0	84	1682	10.57
19	KBL-Aarogya	7.95	7.95	7.95	250	0	120	1211	8.01