

**Fixed rate of interest in respect of EMI (Equated Monthly Instalments) based**

**Personal loans for Individual w.e.f 01.04.2024.**

**[Applicable for fresh sanction / for migration from floating rates to fixed rates to existing loans]**

<b>Sl.No</b>	<b>SCHEME</b>	<b>Fixed Interest Rate (%) *</b>
1	<b>KBL –Apna Ghar/Elite/PMAY/X-Press Home Loan(Finance for purchase/renovate house for Individuals)</b>	12.87
2	<b>KBL-Home Loan WIN BACK Scheme (Finance For taken over of Housing Loan for Individuals)</b>	12.15
3	<b>KBL-Home Comfort: (Finance for furnishing house for Individuals)</b>	13.70
4	<b>KBL-Ghar Niveshan: (Finance for purchase of house site for Individuals)</b>	14.20
5	<b>KBL Home Top Up: (Finance for meeting personal requirements for Individuals)</b>	13.70
6	<b>KBL-Car Finance/X-Press Car: (Finance for purchase of car for Individuals)</b>	
	For New Vehicles	12.56
	For Old Vehicles	14.11
	#For Electric Car 0.10% lesser than the applicable interest.	
7	<b>KBL Easy Ride: (Finance for purchase of Two Wheeler for Individuals)</b>	14.18
8	<b>KBL-Mortgage Loan: (Finance for meeting personal requirements for Individuals)</b>	14.93
9	<b>KBL-Vidyanidhi : (Finance for Education for Individuals)</b>	
	<b>a.Up to Rs 7.50 lakh (covered under CGFSEL) Normal/Meritorious/Girl Student/Girl Meritorious</b>	13.98
	<b>b. Above Rs 7.50 lakhs for all Categories: Normal/Meritorious/Girl Student/Girl Meritorious</b>	15.48
	<b>c. Vocational courses/skill development loans (covered under CGFSSD)</b>	13.98
10	<b>KBL Salaried Loan Scheme: (Financing Salaried persons for</b>	15.93

	<b>Individuals)</b>	
11	<b>KBL Insta Cash: (For Consumption Purposes-against NSC, LIC etc for Individuals)</b>	13.43

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- Borrowers have an option to switchover from floating to fixed rate and vice versa.
- Once the borrower has opted for switchover, said option cannot be changed during the cooling period fixed as per the terms and conditions of the Bank.
- Under fixed interest rate regime, the interest rates are fixed for 5 years.