

### Contracted Interest Rate range of loans for the month of March-2024

<b>Type: Individual Borrowers</b>	<b>Category: Retail loans linked to EBLR</b>
<b>EBLR Rates:</b> 01. 10-year G-Sec: 7.18% p.a. 02. 6 Month T-bill: 7.12% p.a.	<b>Mean Interest and Annual Percentage Rate</b> <b>w.e.f. 01.03.2024</b>

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)				
		Min(%)	Max(%)	Mean(%)	PC per lakh	Other Charges	Period in Months	EMI	Percentage Rate
01	KBL - Apna Ghar (Housing Loan)	8.75	10.60	9.68	0	0	360	787	8.75
02	KBL-Home Comfort (For Home furnishing)	9.27	10.95	10.11	250	0	120	1282	9.33
03	KBL - Car Finance (New)	8.98	11.36	10.17	250	0	84	1608	9.06
04	KBL- Ghar Niveshan (For residential site purchase)	9.30	11.45	10.38	250	0	60	1283	9.36
05	KBL - Lease N Cash (Against future lease rentals)	9.93	12.93	11.43	250	0	84	1657	10.01
06	KBL-Mortgage (Against residential/commercial/industrial property)	9.93	12.93	11.43	250	0	120	1318	9.99
07	KBL MSME	9.68	16.18	12.93	500	0	84	1644	9.84
08	KBL - Ravi Kiran	11.18	11.18	11.18	250	0	60	2184	11.29

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)				
	(For solar heating/lighting)								
09	KBL - Vidyanidhi (Educational Loan)	9.58	12.63	11.11	0	0	180	1060	9.58
10	KBL - Vidyanidhi (For vocational courses/ skill devt loans) (up to Rs. 1.50 lakhs)	9.73	10.48	10.11	0	0	84	1647	9.73
11	KBL - Easy Ride	11.68	11.68	11.68	250	0	60	2209	11.79
12	KBL - Salaried persons loans	13.43	13.43	13.43	250	0	60	2298	13.54
13	KBL - Insta Cash (Against liquid security)	10.93	10.93	10.93	250	0	60	2171	11.04
14	KBL - Contractor Mitra	9.93	12.43	11.18	250	0	84	1657	10.01
15	KBL - Commodity Pledge Loan	14.18	14.18	14.18	250	0	12	8988	14.66
16	KBL - Agro Processing	9.18	14.68	11.93	250	0	84	1619	9.26
17	KBL - Home Top up	9.27	10.95	10.11	250	0	120	1282	9.33
18	KBL-Micro Mitra	10.43	10.43	10.43	500	0	84	1683	10.59
19	KBL-Aarogya	7.95	7.95	7.95	250	0	120	1211	8.01