

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

Type: Individual Borrowers	Category: Retail loans linked to EBLR
EBLR Rates: 01. 10-year G-Sec: 7.12% p.a. 02. 6 Month T-bill: 7.13% p.a.	Mean Interest and Annual Percentage Rate Rate w.e.f. 01.04.2024

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)	8.60	10.62	9.61	0	0	360	777	8.60
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	11.37	10.18	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 (For solar heating/lighting)	11.18	11.18	11.18	250	0	60	2184	11.29

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09	KBL - Vidyanidhi (Educational Loan)	9.58	12.63	11.11	0	0	180	1050	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
20	KBL Commercial Vehicle	9.30	12.20	10.75	0	0	60	2091	9.41
21	KBL Equipment Loan	9.65	12.00	10.83	0	0	84	1643	9.73