

Contracted Interest Rate range of loans for the month of AUGUST-2025

Type: Individual Borrowers	Category: Retail loans linked to EBLR
EBLR Rates: 01. 10-year G-Sec: 6.33% p.a. 02. 6 Month T-bill: 5.59% p.a.	Mean Interest and Annual Percentage Rate Rate w.e.f. 01.08.2025

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)	8.19	10.74	9.47	0	0	360	839	8.19
02	KBL-Home Comfort (For Home furnishing)	9.34	11.23	10.29	250	0	120	1338	9.34
03	KBL - Car Finance (New)	9.05	11.64	10.35	250	0	84	1678	9.05
04	KBL- Ghar Niveshan (For residential site purchase)	9.37	11.73	10.55	250	0	60	1352	9.37
05	KBL - Lease N Cash (Against future lease rentals)	10.30	13.30	11.80	250	0	84	1755	10.30
06	KBL-Mortgage (Against residential/commercial/industrial property)	9.29	13.30	11.30	250	0	120	1395	9.29
07	KBL MSME	9.70	16.55	13.13	500	0	84	1826	9.70
08	KBL - Ravi Kiran (For solar heating/lighting)	11.46	11.46	11.46	250	0	60	2197	11.46

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)				
9	KBL - Easy Ride	11.96	11.96	11.96	250	0	60	2222	11.96
10	KBL - Salaried persons loans	13.71	13.71	13.71	250	0	60	2312	13.71
11	KBL - Insta Cash (Against liquid security)	11.21	11.21	11.21	250	0	60	2185	11.21
12	KBL - Contractor Mitra	10.46	12.96	11.71	250	0	84	1750	10.46
13	KBL - Commodity Pledge Loan	14.96	14.96	14.96	250	0	12	9024	14.96
14	KBL - Agro Processing	9.46	14.96	12.21	250	0	84	1777	9.46
15	KBL - Home Top up	9.34	11.23	10.29	250	0	120	1337	9.34
16	KBL-Micro Mitra	10.96	10.96	10.96	500	0	84	1710	10.96
17	KBL-Aarogya	7.95	7.95	7.95	250	0	120	1211	7.95
18	KBL Commercial Vehicle	9.62	12.73	11.18	0	0	60	2183	9.62
19	KBL Equipment Loan	9.97	12.53	11.25	0	0	84	1726	9.97
20	KBL Contractor	10.53	10.78	10.66	500	0	34	3258	10.53
21	KBL- CA Credit Line	9.82	13.07	11.45	250	0	120	1403	9.82
22	KBL Dropline OD	9.82	12.25	11.04	500	0	120	1380	9.82
23	KBL Loan to Appoved Land	8.97	11.03	10.00	250	0	120	1322	8.97
24	KBL- G Perl	11.28	15.28	13.28	1000	0	60	2290	11.28
25	KBL Peak	9.18	13.18	11.18	0	0	180	1148	9.18