

**Fixed rate of interest in respect of EMI (Equated Monthly Instalments) based  
Personal loans for Individual w.e.f. 01.08.2025.**

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

Sl No	SCHEME	Fixed Interest Rate (%) *
1	KBL - Apna Ghar/Elite/PMAY/X-Press Home Loan (Finance for purchase/renovate house for Individuals)	12.99
2	KBL-Home Loan WIN BACK Scheme (Finance For taken over of Housing Loan for Individuals)	12.27
3	KBL-Home Comfort: (Finance for furnishing house for Individuals)	13.98
4	KBL-Ghar Niveshan: (Finance for purchase of house site for Individuals)	14.48
5	KBL Home Top Up: (Finance for meeting personal requirements for Individuals)	13.98
6	KBL-Car Finance/X-Press Car: (Finance for purchase of car for Individuals)	
	For New Vehicles	12.84
	For Old Vehicles	14.39
	#For Electric Car 0.10% lesser than the applicable interest.	
7	KBL Easy Ride: (Finance for purchase of Two Wheeler for Individuals)	14.46
8	KBL-Mortgage Loan: (Finance for meeting personal requirements for Individuals)	15.30
9	KBL-Vidyanidhi : (Finance for Education for Individuals)	
	a.Up to Rs 7.50 lakh (covered under CGFSEL) Normal/Meritorious/Girl Student/Girl Meritorious	14.16

	<b>b.Up to Rs 7.50 lakhs for all Categories:</b> Normal/Meritorious/Girl Student/Girl Meritorious	15.66
	<b>c. Vocational courses/skill development loans (covered under CGFSSD)</b>	14.16
10	<b>KBL Salaried Loan Scheme: (Financing Salaried persons for Individuals)</b>	16.21
11	<b>KBL Insta Cash: (For Consumption Purposes-against NSC, LIC etc. for Individuals)</b>	13.71
12	<b>KBL DROP LINE OD</b>	12.25 – 13.75

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- Borrowers have an option to switchover from floating to fixed rate and vice versa with applicable charges
- 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.