

Turn your property into capital for your business

Fulfill your funding requirement for your business including working capital requirement, expansion, investment and so on with Bandhan Bank's attractive rate of interest.

Features:

- Available range of loan products such as term Loan, Dropline Overdraft (DLOD), Lease Rental Discounting (LRD), etc.
- Loan amount available up to ₹15 crore*.
- Loan tenor available up to 15 years*.
- Flexible repayment options available such as monthly EMI, dropline overdraft facility.
- Balance transfer, top-up facility and business debt consolidation available at competitive interest rates.
- Residential, commercial, industrial properties are accepted as collateral.
- Quick and transparent loan processing with no hidden charges.
- Specially curated income surrogate products focusing SMEs and individual business owners for maximum loan eligibility.

Eligibility Criteria:

- Salaried professionals, self-employed professionals & non-professionals, proprietorship firm, companies, partnership firm, LLP, trust, Hindu Undivided Family (HUF), etc.
- Acceptable properties: Residential, commercial, industrial property, residential and commercial plots, mixed usage properties, etc.
- Business entity should have satisfactory track record, bureau score and account conduct.

Interest Rate

- The Bank offer floating interest rate linked to External Benchmark (RBI Repo Rate), depending upon customer profile and credit rating.
- The interest rate is 'External Benchmark Rate (EBR) + Spread', as per regulatory and internal policies/guideline, subject to subsequent review/changes.

Documents Required:

- Financial statement of last 2 years.
- Trade license or any other regulatory license applicable to the unit.
- Statement of existing bank account for last 12 months.
- Title documents of offered collateral.
- KYC documents for individuals and entities as applicable.
- Bank may ask for other information if required to process the loan.