

Use banking to your advantage

No matter what your needs, Bandhan Bank can customise a Personal Loan for you.

Existing Bandhan Bank account holders including first-time loan customers (excluding employees of Bandhan Bank) can avail of our special offers, interest rates and charges.

Quick eligibility check, disbursal and other features.

Interest rate

- View rates & charges - <https://bandhanbank.com/rates-charges#rctabone2>
- Check your Personal Loan eligibility online or at all our bank branches. Once all your papers are submitted, the loan will be disbursed in two working days
- Loan in your account in 2 working days
- Loan amount minimum ₹50,000 and maximum ₹25,00,000
- Tenure 12 to 60 months
- Best in class offerings on the loan amount, interest rates and charges for Bandhan Bank account holders

Eligibility criteria

The following people are eligible to apply for Personal Loan

- Salaried, self-employed & self-employed professionals
- Minimum age 21 years (salaried) and 23 years (self-employed), and the maximum age on the maturity of the loan has to be 60 years.
- Minimum 1 transaction (customer induced) required in main account on monthly basis. The main account may not be salary account

Documentation

- Identity and address proof – Passport/PAN card /Voter ID card/Driving licence/Aadhaar
- One recent photograph
- Last three months' salary slip & Form -16 for 1 year for salaried*
- ITR for last 2 years with computation of income, balance sheet and P & L a/c for self-employed*