



Let your deposits finance your needs

Meet your life goals timely and effortlessly with Bandhan Bank's Loans/overdraft against term deposit facility that finances your immediate needs. You can now access funds up to 90% of your term deposits without having to liquidate them and repay comfortably over up to 3 years.

Maximum loan amount Up to 90% of the term deposit

Interest rate

Linked to the term deposit rate. The interest rate varies between term deposit rate plus 1.50% to term deposit rate plus 2.00%.

Zero processing fees

Comfortable re-payment up to 3 years

Repay in equated monthly instalments through standing instructions or electronic clearing system facility. Interest servicing on monthly basis for an overdraft facility.

Faster disbursement eligibility

Available for existing term deposit holder/s of Bandhan Bank.

Please refer to the schedule of charges for more details on free transaction limits, service charges and fees.