



Subridddhi Loan shall provide liquidity support to banking unit borrowers during active loan cycle, which shall help them to sustain and grow their business. It also helps them develop a strong and long-term relationship with customers by understanding and meeting their financial requirements.

Eligibility criteria

Existing EEB borrowers who have 1 running primary loan

Loan amount

Up to 50% of the disbursement amount of running primary loan

Rate of interest

April 01, 2016, onwards, the lending rates on loan products will be with reference to MCLR.

Current Interest Rate: 19.45%

Processing fee

Amount up to ₹25,000 – Nil

Amount above ₹25,000 – 1.25% of loan amount plus GST/Tax (as applicable)

Repayment Monthly instalments

Loan tenure 4 options of 12 months, 24 months, 36 months and 48 months

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