

Use banking to your advantage

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

Existing Bandhan Bank account holders as well as new customers can avail our special offers, interest rates and charges.

Quick eligibility check, disbursal and other features.

Interest rate

- View rates and charges - <https://bandhanbank.com/rates-charges#rctabone2>
- Check your Personal Loan eligibility online or visit your nearest branch*
- Post submission of all related documents, loan will get disbursed within 2 working days*
- Loan amount- minimum ₹50,000 & 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 a Personal Loan

- Salaried, self-employed professionals and self-employed non-professionals
- Minimum age- 21 years (for salaried) and 23 years (for self-employed) and maximum age at the time of loan maturity- 60 years (for salaried) and 65 years (for self-employed).
- Minimum 1 customer induced transaction is required in salary account or main business account on monthly basis.

Documentation

- Identity and address proof- passport/driving license/proof of possession of Aadhaar number/voter's identity card issued by the Election Commission of India/job card issued by NREGA duly signed by an officer of the state government/letter issued by the National Population Register containing details of name and address
- One recent photograph
- Last three months' salary slip and salary account statement for salaried*
- ITR with computation and last 12 months main business account statement for self-employed*