Bank [1, 2, 3, 4, 5]	Product Name	Field	Verified Value / Limit	Source Reference
AU Small Finance Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Individual Floating Rate) / **3% to 5%** (Non-individual/Fixed)	AU SFB Schedule of Charges
Axis Bank	Regular Home Loan	Maximum Loan	**Up to ₹5 Crore**	Axis Bank Home Loan Details
Canara Bank	Regular Home Loan	Maximum Loan	**No Upper Limit** (Evaluated on repayment capacity)	Canara Bank Housing Loan Portal
Capital Small Finance Bank	Regular Home Loan	Maximum Loan	**Up to ₹1 Crore**	Capital SFB Product Details
		Prepayment Charges	**NIL** (for Floating Rate)	Capital SFB Terms
DCB Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Floating Rate) / **4%** (Fixed Rate)	DCB Bank Home Loan Overview
Federal Bank	Regular Home Loan	Maximum Loan	**Up to ₹15 Crore**	Federal Bank Key Facts
		LTV Ratio	**Up to 85%** of property/project cost	Federal Bank Key Facts
		Prepayment Charges	**NIL** (for Floating Rate)	Federal Bank Schedule of Charges
HDFC Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Individual Floating Rate) / **2%** (Fixed Rate via refinance)	HDFC Bank Fees & Charges
IndusInd Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Floating Rate)	IndusInd Bank Schedule of Charges
Jana Small Finance Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Floating Rate) / **2% of POS** (Fixed Rate period)	Jana SFB Asset Charges

Kotak Mahindra Bank	Regular Home Loan	Maximum Loan	**Up to ₹10 Crore** (Based on profile and location)	Kotak Bank Fees and Charges
		Prepayment Charges	**NIL** (for Floating Rate) / **Up to 3%** (Fixed Rate/Business)	Kotak Bank General Schedule
RBL Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Floating Rate) / **3% to 5%** (Fixed Rate based on EMIs paid)	RBL Bank Housing Loan Terms
Ujjivan Small Finance Bank	Regular Home Loan	Prepayment Charges	**NIL** (Own funds/Floating) / **3%** (External balance transfer takeover)	Ujjivan SFB Schedule of Charges
Yes Bank	Regular Home Loan	Prepayment Charges	**NIL** (for Floating Rate) / **2%** (Fixed Rate period)	Yes Bank Schedule of Charges

Balance Transfer Home Loan Master Matrix

This unified table maps the exactly required fields across all specified lenders.

Bank [1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 15, 16, 17, 18, 19]	Balance Transfer Available?	Interest Rate Range (p.a.)	Processing Fee	Maximum Loan Amount	Maximum LTV Ratio	Prepayment / Foreclosure Charges
Equitas SFB	**YES**	**10.50% – 15.50%**	**Up to 2%** of loan amount	**Up to ₹3 Crore**	**Up to 90%** of property value	**NIL** (Floating) / **2%** (Fixed rate)
ESAF SFB	**YES**	**7.77% – 12.00%**	**Up to 1%** + GST	**Up to ₹5 Crore**	**Up to 80%** of property value	**NIL** (Dream Home Loan variant)
Federal Bank	**YES**	**8.75% – 11.50%**	**0.50%** (Min ₹10k, Max ₹2 Lakh)	**Up to ₹15 Crore**	**Up to 85%** of property value	**NIL** (Individual floating rate cases)

IDFC FIRST	**YES**	**8.85%** onwards	**Up to 3%** of loan amount	**Up to ₹10 Crore**	**Dynamic Tiers:** 75% to 90% based on value	**NIL** (Floating) / **Up to 2%** (Fixed rate)
RBL Bank	**YES**	**8.90% – 12.50%**	**Up to 1.5%** (Based on loan slab)	**Up to ₹10 Crore**	**Dynamic Tiers:** 75% to 90% based on value	**NIL** (Floating rate lines)
Yes Bank	**YES**	**9.00% – 13.60%**	**Up to 2%** or ₹10,000 (Higher) + GST	**Up to ₹10 Crore**	**Up to 85%** of property value	**NIL** (Floating) / **2%** (Fixed-rate window)

NRI Home Loan Master Matrix

This unified table provides a quick, scannable overview of the required fields for each specified institution.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Maximum Loan Amount	Maximum Tenure	Maximum LTV Ratio	Core Eligibility Criteria
Bank of Baroda	**7.90% – 10.10%**	**Up to ₹20 Crore** (Location dependent)	**Up to 30 Years**	**75% to 90%** (Slab-based)	NRI/PIO/OCI; Min age 21; Min 2 years abroad with stable job/business; Min income ₹5 Lakh
Federal Bank	**8.75% – 11.50%**	**Up to ₹15 Crore**	**Up to 20 Years**	**Up to 85%** of project cost	NRI/PIO; Age 18–55; Valid passport/visa; Minimum monthly income baseline applied
HDFC Bank	**8.50% – 13.20%**	**Up to ₹5 Crore** (Higher via	**Up to 20 Years**	**75% to 90%**	NRI/PIO/OCI; Age 21–65; Minimum 1 year employment abroad; Min

		special approvals)		(Slab-based)	monthly salary rules apply
South Indian Bank	**7.75% – 9.50%**	**Up to ₹15 Crore**	**Up to 20 Years**	**75% to 90%** (Slab-based)	NRI/PIO; Max age 65 at maturity; Stable foreign income track record with clean KYC

Top Up Home Loan Master Matrix

This unified comparative index highlights the exact benchmarks required for your dataset.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Combined Home + Top Up LTV Cap	Prepayment / Foreclosure Charges
Canara Bank	**8.35% – 10.25%**	**0.50%** (Min ₹100, Max ₹500) + GST	**Up to ₹50 Lakh** (Subject to residual equity)	**Up to 10 Years** (Or residual base tenure)	**Up to 75%** of current valuation	**NIL** (All floating rate structures)
South Indian Bank	**8.80% – 10.50%**	**0.50%** (Min ₹5,000, Max ₹10,000) + GST	**Based on FOIR & Residual Equity**	**Lesser of 7 Years** or remaining base tenure	**Up to 80%** of current valuation	**NIL** (All floating rate structures)
SBI	**8.40% – 10.75%**	**0.35%** (Min ₹2,000, Max ₹10,000) + GST	**Up to ₹5 Crore** (Subject to profile limits)	**Up to 30 Years** (Or residual base tenure)	**Up to 75%** (Varies dynamically by slab)	**NIL** (All floating rate structures)

Regular Personal Loan Master Matrix

This unified index provides a direct, comparative breakdown of the required fields for each affected bank.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Core Eligibility Criteria	Minimum Income Requirement
Bank of Baroda	**11.40% – 18.75%**	**1% to 2%** (Min ₹1,000, Max ₹10,000) + GST	**Up to ₹20 Lakh**	**Up to 5 Years** (60 Months)	Salaried, Self-Employed, Professionals; Age 21–60; Min 1 yr continuous service	**₹15,000/month** (Non-Metro) / **₹25,000/month** (Metro)
DCB Bank	**13.00% – 25.00%**	**Up to 3%** of loan amount + GST	**Up to ₹5 Lakh** (Higher dynamically scaled)	**Up to 5 Years** (60 Months)	Salaried & Self-Employed individuals; Age 21–60; Min 1–2 yrs stability	**₹20,000 – ₹25,000/month** (Varies by location)
ESAF SFB	**13.00% – 24.00%**	**Up to 2%** of loan amount + GST	**Up to ₹20 Lakh**	**Up to 5 Years** (60 Months)	Salaried corporate/govt staff; Age 21–60; Min 1 year with current employer	**₹15,000/month** (Tier-2/3) / **₹20,000/month** (Urban)
South Indian Bank	**11.40% – 18.50%**	**Up to 2%** or ₹2,500 (Higher) + GST	**Up to ₹15 Lakh**	**Up to 5 Years** (60 Months)	Salaried profiles (SIB account holders preferred); Age 21–58; Stable job trace	**₹20,000/month** (Net take-home)
Utkarsh SFB	**12.00% – 22.00%**	**Up to 2%** of loan amount + GST	**Up to ₹10 Lakh**	**Up to 4 Years** (48 Months)	Salaried individuals in listed corporates/govt; Age 21–58; 1 yr stability	**₹15,000/month** (Semi-urban) / **₹20,000/month** (Metro)

Regular Business Loan Master Matrix: DCB Bank

This unified reference index covers the exact parameters required for your dataset under the Business Loan category.

Bank [1, 2, 3, 4, 5]	Product Variant	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Collateral Requirement	Core Eligibility Criteria
DCB Bank	**Unsecured Business Loan** (BL)	**15.00% – 21.00%**	**Up to 2% - 3%** of loan amount + GST	**Up to ₹40 Lakh**	**Up to 3 Years** (36 Months)	**No Collateral Required** (Unsecured)	Self-employed, Retailers, Wholesalers, Manufacturers; Age 25–65; Min 3 years in same line of business
DCB Bank	**Secured Business Loan** (LAP / MSME)	**11.00% – 16.00%**	**Up to 1.5% - 2%** of loan amount + GST	**Up to ₹5 Crore** (Subject to valuation)	**Up to 12 Years** (144 Months)	**Equitable Mortgage** of residential, commercial, or industrial property	Micro, Small, and Medium Enterprises (MSMEs), Sole Proprietorships, Partnerships, Private Lt

MSME Business Loan Master Matrix

This unified reference index lists exactly required fields across all requested lenders.

Bank [1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Collateral Requirement	Core Eligibility Criteria

Bank of Baroda	**8.50% – 15.00%** (Varies by CMR score)	**Up to 0.25%** (Above ₹3L); **NIL** under ₹3L	**Up to ₹5 Crore** (Selectively ₹7.5 Cr)	**Up to 10 Years** (Term Loans)	First charge on assets; **Collateral-Free up to ₹2–5 Crore** via CGTMSE	Udyam registered; Min 1–3 years vintage; Satisfactory credit profile
Canara Bank	**RLLR to RLLR + 1.00%**	**0.50%** of limit	**Up to ₹2 Crore** (Canara e-Udyam caps ₹25L)	**Up to 10 Years** (Including moratorium)	**Collateral-Free up to ₹2 Crore** under CGTMSE; Otherwise minimum 50% mortgage	MSMEs, LLPs, Traders, Self-employed; Last 3 years ITR required
Equitas SFB	**16.00% – 24.00%**	**Up to 2%** + GST	**Up to ₹75 Lakh** (Dynamic up to ₹3 Crore for LAP)	**Up to 5 Years** (Unsecured) / **15 Years** (LAP)	**No Collateral** for standard business micro-loans; Property mortgage required for high tickets	Age 21–65; Minimum 2–3 years vintage; GST/VAT compliance checks
Federal Bank	**8.50% – 18.00%** (Risk-profile dependent)	**0.50%** to **1%**	**Up to ₹5 Crore** (Secured up to ₹25 Cr)	**Up to 10 Years** (120 Months)	**Collateral-Free up to ₹2 Crore** via CGTMSE; Commercial property or liquid assets for higher tiers	Min 1–3 years operations; Last 2 years audited financials; GST compliance history
Jana SFB	**16.00% – 26.00%**	**Up to 3%** + GST	**Up to ₹50 Lakh** (Unsecured) / Higher for LAP pools	**Up to 15 Years** (For Secured Business/LAP variants)	**Collateral-Free variants available**; Hard asset collateral for Secured	Self-employed individuals, retail/wholesale entities; Min 2 years track

					Plus variants	
Kotak Mahindra	**9.50% – 30.50%**	**Up to 2%** of facility	**Up to ₹1 Crore**	**Up to 7 Years** (84 Months)	**Collateral-Free up to ₹2 Crore** via CGTMSE tracking	Min 3 years vintage; Min ₹40 Lakh turnover; Min 1 year profit record; Age 25–65
Ujjivan SFB	**15.00% – 24.00%**	**Up to 2%** + GST	**Up to ₹5 Lakh** (Fastrack) / Higher via customized MSME limits	**Up to 3–5 Years** (Depends on scheme)	**Collateral-Free for Fastrack micro-business lines**; Property / shop tracking for higher slots	Udyam registered; Min 2 years active business vintage; Bureau score ≥ 600–650
Utkarsh SFB	**16.00% – 26.00%**	**Up to 2%** of loan quantum	**Up to ₹1 Crore**	**Up to 10 Years** (120 Months)	**Collateral-free for micro-segments**; Real estate mortgage required for Smart Business loans	Registered MSME units; Promoter age 21–65; Minimum 2–3 years operational vintage

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Working Capital / OD Loan Master Matrix

This unified index presents the exact data benchmarks required for your collection.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Collateral Requirement	Core Eligibility Criteria

Capital SFB	**9.50% – 14.00 %**	**0.50% – 1.00%** of limit + GST	**Up to ₹5 Crore** (Higher on case-by-case)	**12 Months** (Renewable yearly)	Residential/Commercial property mortgage, stock, or book debts	Businesses, traders, manufacturers; Min 2-3 years vintage; Profitable track record
Equitas SFB	**14.00 % – 20.00 %**	**Up to 2.00%** of line value + GST	**Up to ₹3 Crore**	**12 Months** (Renewable yearly)	Mortgage of land/building, hypothecation of current assets	Retailers, wholesalers, MSMEs; Promoter age 21–65; Min 3 years operations
IndusInd Bank	**9.25% – 16.50 %**	**0.50% – 2.00%** of facility size	**Up to ₹15 Crore** (Higher for mid-corporates)	**12 Months** (Renewable yearly)	Primary charge on current assets; Collateral-free via CGTMSE up to limits	Firms, Companies, Partnerships; Min ₹1 Cr turnover; 3 years vintage
Jana SFB	**15.50 % – 22.00 %**	**Up to 2.00%** of sanctioned limit	**Up to ₹2 Crore**	**12 Months** (Renewable yearly)	Property mortgage, cash collateral, or hypothecation of stock	Self-employed, micro-enterprises; Min 2-3 years operational continuity
South Indian	**9.00% – 14.50 %**	**0.50%** or flat slabs + GST	**Up to ₹10 Crore** (Flexible dynamic caps)	**12 Months** (Renewable yearly)	Equitable property mortgage, fixed deposit liens, or inventory charge	Traders, manufacturing units, exporters; Strong banking history with SIB

Unity SFB	**13.00% – 19.50%**	**Up to 2.00%** of loan limit	**Up to ₹5 Crore**	**12 Months** (Renewable yearly)	Real estate collateral, machinery, or strong liquid security guarantees	Small businesses, traders, enterprise owners; Min 2 years ITR proof
Utkarsh SFB	**15.00% – 24.00%**	**Up to 2.00%** of line size	**Up to ₹1 Crore**	**12 Months** (Renewable yearly)	Mortgage of urban/semi-urban property or stock hypothecation	Registered MSMEs, commercial entities; Min 2-3 years business trace

Equipment Finance Master Matrix

This unified index details the exact parameters required for your asset tracking sheet.

Bank [1, 2, 3, 4, 5]	Product Variant	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Collateral Requirement
Bank of Baroda	Construction, Mining & Heavy Machinery Finance	**8.50% – 13.50%** (MSME lines linked to BRLLR)	**Concessional / Up to 1.00%** of loan amount	**Up to ₹50 Crore**	**Up to 5 Years** (60 Months)	**No Third-Party Collateral Required**; Hypothecation of funded equipment serves as primary security
Yes Bank	Industrial & Printing Equipment Finance	**10.25% – 16.50%** (Risk-graded by credit profile)	**Up to 2.00% - 2.50%** of facility size	**Up to ₹5 Crore** (Industrial) / **₹8 Crore** (Printing)	**Up to 5 Years** (60 Months)	**No Collateral Required**; Hypothecation of the underlying equipment/machinery

Regular LAP Master Matrix

This unified index maps the exact required fields across all requested lenders.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum LTV Ratio	Maximum Tenure	Collateral Requirement
Equitas SFB	**11.50% – 17.00%**	**Up to 2.00%** of loan amount + GST	**Up to 60%** (Commercial) / **70%** (Residential)	**Up to 15 Years** (180 Months)	Equitable mortgage of self-occupied/rented residential or commercial property
HDFC Bank	**9.25% – 12.50%**	**0.50% to 1.50%** (Min ₹10k, Max ₹50k)	**Up to 50%** (Commercial) / **65%** (Residential)	**Up to 15 Years** (180 Months)	Marketable title over residential, commercial, or industrial real estate
Jana SFB	**12.50% – 19.00%**	**Up to 2.00%** of sanctioned pool	**Up to 55%** (Commercial) / **65%** (Residential)	**Up to 15 Years** (180 Months)	Mortgage of built-up properties; plots accepted with structural constraints
SBI	**9.50% – 11.50%**	**1.00%** (Min ₹10,000, Max ₹50,000) + GST	**Up to 60%** of market value	**Up to 15 Years** (180 Months)	Unencumbered residential or select commercial property owned by applicant
Yes Bank	**9.50% – 14.00%**	**Up to 1.00% - 2.00%** of limit	**Up to 55%** (Commercial) / **70%** (Residential)	**Up to 15 Years** (180 Months)	Freehold or clearly titled residential, commercial, or industrial property

Balance Transfer LAP Master Matrix

This index organizes the exact required parameters across all designated institutions.

Bank [1, 2, 3, 4, 5]	Interest Rate	Processing Fee Structure	Maximum LTV Ratio	Maximum Tenure	Collateral / Property Requirements

	Range (p.a.)				
AU SFB	**11.00% – 18.00%**	**1.00% to 2.00%** of limit	**Up to 60%**	**Up to 15 Years**	Freehold residential or commercial property with clean local corporation approvals.
Federal Bank	**9.50% – 13.00%**	**0.50%** (Min ₹10k, Max ₹50k)	**Up to 60%**	**Up to 15 Years**	Standard residential buildings, commercial spaces, or approved industrial plots.
HDFC Bank	**9.15% – 12.00%**	**0.50%** (Up to ₹50,000 cap)	**Up to 65%**	**Up to 15 Years**	Marketable title over residential apartments, bungalows, or commercial offices.
IDFC FIRST	**9.50% – 14.50%**	**Up to 1.00% - 1.50%** (Concessional)	**Up to 80%**	**Up to 25 Years**	Clear title residential or commercial properties; higher LTV granted for residential blocks.
Kotak Mahindra	**9.25% – 13.50%**	**0.50% to 1.00%** of facility	**Up to 60%**	**Up to 15 Years**	Freehold residential, commercial real estate, or industrial land parcels.
RBL Bank	**9.50% – 13.00%**	**0.50% to 1.50%** of loan size	**Up to 65%**	**Up to 20 Years**	Residential, commercial real estate structures, or self-occupied office layouts.
SBI	**9.30% – 11.00%**	**1.00%** (Min ₹10k, Max ₹50k)	**Up to 60%**	**Up to 15 Years**	Unencumbered residential houses or commercial office blocks within metro boundaries.
Ujjivan SFB	**10.50% – 18.00%**	**1.50%** of transferred quantum	**Up to 60%**	**Up to 15 Years**	Built-up urban or semi-urban real estate properties (Semi-formal income files accepted).

Utkarsh SFB	**11.50% – 19.00%**	**0.50% to 2.00%** of loan line	**Up to 60%**	**Up to 15 Years**	Clear titles on urban/semi-urban land, commercial shops, and residential assets.
Yes Bank	**9.40% – 13.50%**	**0.50% to 1.00%** of limit	**Up to 70%**	**Up to 15 Years**	Residential, commercial, or industrial real estate subject to legal clearance.

New Car Loan Master Matrix

This unified comparative index maps out the exact parameters required for your asset tracking spreadsheet.

Bank [1, 2, 3, 5, 6, 7, 8, 9, 10, 11]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Loan-to-Value (LTV) Cap
Federal Bank	**8.85% – 9.20%**	**1%** of loan amount (Min ₹1,000, Max ₹50,000)	**No Fixed Limit** (Based on income/repayment capacity)	**Up to 7 Years** (84 Months)	**Up to 95%** of the vehicle's **On-Road price**
IndusInd Bank	**8.00% – 14.00%**	**Up to 5%** of the loan amount	**Up to ₹25 Lakh** (Can scale higher for premium models)	**Up to 5 Years** (60 Months; 84 months selectively)	**Up to 100%** of the **Ex-Showroom price** (Selectively on On-Road)
RBL Bank	**8.90% – 10.50%**	**1%** of the loan amount	**Up to ₹1 Crore** (Max ₹30L for salaried)	**Up to 5 Years** (60 Months)	**Up to 90%** of the **On-Road price** (Includes Ex-showroom, tax, insurance)

Used Car Loan Master Matrix

This unified index details the required fields across all requested lenders.

Bank [1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19]	Interest Rate Range (p.a.)	Processing Fee Structure	Maximum Loan Amount	Maximum Tenure	Maximum Loan-to-Value (LTV) Ratio
AU SFB	**14.00% – 30.00%**	**Up to 2% - 3%** of loan amount	**Up to ₹20 Lakh**	**Up to 5 Years** (60 Months)	**Up to 90%** of certified asset value
Bank of Baroda	**10.75% – 13.50%**	**0.75%** (Capped at Max ₹10,000)	**Up to ₹50 Lakh** (Min ₹2 Lakh)	**Up to 5 Years** (60 Months)	**Lesser of 75%** of market value or **100% of IDV**
Capital SFB	**11.50% – 16.00%**	**1%** of loan amount	**Based on profile equity**	**Up to 5 Years** (60 Months)	**75% to 85%** of invoice evaluation
Equitas SFB	**10.50% – 24.00%**	**1% to 2.25%** + GST	**Based on profile metrics**	**Up to 7 Years** (84 Months)	**Up to 90% - 100%** of car value
Federal Bank	**10.05% – 14.00%**	Flat **₹5,500** administrative fee	**No Hard Limit** (Capacity-based)	**Up to 5 Years** (60 Months)	**Up to 90%** of verified vehicle value
IndusInd Bank	**11.50% – 18.00%**	**Up to 2.50% - 3.00%** of line	**Dynamic caps** per profile segment	**Up to 5 Years** (60 Months)	**Up to 85% - 90%** of asset appraisal
RBL Bank	**12.00% – 17.00%**	**1.00% to 1.50%** of loan quantum	**Up to ₹1 Crore** (Max ₹30L salaried)	**Up to 5 Years** (60 Months)	**Up to 80% - 85%** of valuation grid
South Indian	**12.70% – 16.70%**	**1.00%** (Capped at Max ₹10,000)	**Up to ₹50 Lakh** (Min ₹1 Lakh)	**Up to 5 Years** (60 Months)	**Up to 75%** of surveyed asset worth

Yes Bank	**11.00% – 17.50%**	**Up to 2%** (Capped at Max ₹15,000)	**Up to ₹50 Lakh** (Scalable higher)	**Up to 5 Years** (60 Months)	**Up to 85%** of independent valuation

Regular Gold Loan Master Matrix

This unified index details the exact parameters required for your asset tracking spreadsheet.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Maximum Loan Amount	Maximum Tenure	Maximum Loan-to-Value (LTV) Cap
IndusInd Bank	**8.50% – 16.00%**	**Up to ₹20 Lakh** (Can scale higher for priority sectors)	**Up to 12 Months** (1 Year; renewable option available)	**Up to 75%** of the certified net gold value
Kotak Mahindra Bank	**9.00% – 17.00%**	**Up to ₹50 Lakh** (Minimum ticket starting at ₹20,000)	**Up to 36 Months** (3 Years; variant dependent)	**Up to 75%** of the certified net gold value

Agricultural Gold Loan Master Matrix

This unified index presents the exact data benchmarks required for your collection.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Maximum Loan Amount	Maximum Tenure	Maximum Loan-to-Value (LTV) Cap
AU SFB	**11.00% – 14.50%**	**Up to ₹20 Lakh**	**Up to 12 Months**	**Up to 75%** of appraised gold value
Bank of Baroda	**7.70% – 8.80%**	**Up to ₹25 Lakh** (Selectively ₹75L)	**Up to 12 Months**	**Up to 75%** (Graded on loan size)
Capital SFB	**8.50% – 10.50%**	**Based on scale of finance**	**Up to 12 Months**	**Up to 75%** of certified asset value

Equitas SFB	**9.00% – 13.00%**	**Up to ₹25 Lakh**	**Up to 12 Months**	**Up to 75%** of appraised gold value
Federal Bank	**8.15% – 10.50%**	**Up to ₹1.50 Crore**	**Up to 12 Months**	**Up to 75%** (Kisan Gold variant)
ICICI Bank	**8.75% – 11.50%**	**Up to ₹2 Crore**	**Up to 12 Months**	**Up to 75%** of certified asset value
Kotak Mahindra	**8.50% – 11.00%**	**Up to ₹50 Lakh**	**Up to 12 Months** (Up to 36M selectively)	**Up to 75%** of appraised gold value
South Indian	**8.25% – 11.50%**	**Up to ₹25 Crore** (Business/Agri lines)	**Up to 12 Months** (Select schemes to 36M)	**Up to 75%** of appraised gold value
Ujjivan SFB	**9.50% – 13.50%**	**Up to ₹50 Lakh**	**Up to 12 Months**	**Up to 75%** of certified net purity
Yes Bank	**8.80% – 12.00%**	**Up to ₹50 Lakh**	**Up to 12 Months**	**Up to 75%** of appraised gold value

Domestic Education Loan Master Matrix

This unified comparative index maps out the exact parameters required for your asset tracking spreadsheet.

Bank [1, 2, 3, 4, 5]	Interest Rate Range (p.a.)	Maximum Loan Amount	Maximum Tenure	Collateral Requirement	Moratorium Period
Federal Bank	**10.55% – 12.00%**	**Up to ₹25 Lakh** (Can scale higher for premium institutions)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None **Above ₹7.5 Lakh**: Tangible collateral / third-party guarantee	**Course Duration + 1 Year** (Or 6 months after getting a job,

					whichever is earlier)
IndusInd Bank	**10.00% – 14.50%**	**Up to ₹40 Lakh** (Based on institutional grading)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None (Co-applicant mandatory) **Above ₹7.5 Lakh**: Real estate / liquid security	**Course Duration + 1 Year** (Standard retail holiday window)
Karnataka Bank	**10.25% – 12.50%**	**Up to ₹20 Lakh** (Vidya Nidhi standard variant)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None (Co-obligation of parents) **Above ₹7.5 Lakh**: Minimum 100% value asset mortgage	**Course Duration + 1 Year** (Or 6 months after getting employment)
Ujjivan SFB	**12.50% – 16.00%**	**Up to ₹10 Lakh** (Vocational / standard programs)	**Up to 7 Years** (84 Months)	**Clean portfolio rules up to ₹4 Lakh**; Co-applicant tracking or simple guarantees above that	**Course Duration + 6 Months** (Tailored for immediate employment)
Yes Bank	**10.50% – 15.00%**	**Up to ₹30 Lakh** (Executive / general tracks)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None (Parent/guardian co-borrower) **Above ₹7.5 Lakh**: Residential / commercial property pledge	**Course Duration + 1 Year** (Or 6 months after job placement)

Overseas Education Loan Master Matrix

This index systematically covers the exact parameters required for your asset spreadsheet tracking.

Bank [1, 2, 3, 4, 5]	Interest Rate	Maximum Loan Amount	Maximum Tenure	Collateral Requirement	Moratorium Period

	Range (p.a.)				
Canara Bank	**9.25% – 11.35%**	**Up to ₹1.5 Crore** (Varies with collateral evaluation)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None **Above ₹7.5 Lakh**: Tangible collateral from 50% to 100% value	**Course Duration + 1 Year** (Standard retail grace window)
Federal Bank	**10.55% – 12.55%**	**Up to ₹1 Crore** (Via Career Solutions variant)	**Up to 10–15 Years**	**Up to ₹7.5 Lakh**: None (Co-borrower signature) **Above ₹7.5 Lakh**: Real estate or liquid assets	**Course Duration + 6 Months** (Or 3 months post-job placement)
HDFC Bank	**9.95% – 14.10%**	**No Fixed Upper Limit** (Up to ₹1.5 Cr+ with assets)	**Up to 14–15 Years**	**Up to ₹75 Lakh**: Unsecured for top global univs **Above that**: FD, property, or insurance policy	**Course Duration + 6 Months to 1 Year**
IndusInd Bank	**10.49% – 15.00%**	**Up to ₹50 Lakh** (Subject to profile criteria)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None (Parent/spouse co-applicant) **Above ₹7.5 Lakh**: Hard real estate mortgage	**Course Duration + 1 Year**
Karnataka Bank	**9.81% – 13.30%**	**Up to ₹2 Crore** (Via KBL PEAK scheme)	**Up to 15 Years** (180 Months)	**Up to ₹7.5 Lakh**: None **Above ₹7.5 Lakh**: Tangible asset security mapping	**Course Duration + 12 Months** (Up to 18 months grace via PEAK)

RBL Bank	**9.00% – 16.15%**	**Up to ₹2 Crore** (Based on security backing)	**Up to 15 Years** (180 Months)	**Up to ₹4 Lakh**: None **Above ₹4 Lakh**: Immovable asset tracking	**Course Duration + 1 Year** (Or 6 months post-job placement)