

Collateral Requirement Master Matrix

This scannable table maps the exact collateral expectations for each product line across all nine banks.

Bank [1] , 2 , 3 , 4 , 5]	MSME Loans Collateral	Loan Against Property (LAP) Collateral	Education Loans Collateral	Business Loans (Regular) Collateral
Axis Bank	Collateral-Free up to ₹2–5 Crore (via CGTMSE) / Property Mortgage (Residential/Commercial/Industrial) & Business Assets (Stocks/Debts) for higher tiers.	First exclusive equitable Property Mortgage of self-occupied/ rented Residential, Commercial, or Industrial property.	Up to ₹7.5 Lakh: No Collateral (Parent co-obligation). Above ₹7.5 Lakh: Tangible Property Mortgage or Liquid Security (FD/Insurance policies).	Unsecured variants: No Collateral. Secured variants: Business Assets hypothecation (Inventory/Book debts) or Commercial Property.
Bank of Baroda	Collateral-Free up to ₹2 Crore (via CGTMSE/Stand-Up India) / First charge via Business Assets hypothecation and factory land mortgage.	Property Mortgage over freehold, unencumbered Residential or Commercial Property. Industrial land accepted under corporate limits.	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Minimum 100% value asset backing via Residential Property or Liquid Security (NSC/KVPs).	Unsecured / Mudra: No Collateral. Secured Commercial: Primary charge on Business Assets plus Commercial Property mortgage.

HDFC Bank	Collateral-Free up to ₹2 Crore (via CGTMSE tracking) / Property Mortgage & plant machinery charge for working capital setups.	Marketable title over Residential, Commercial, or Industrial Real Estate. Dynamic LTV caps based on property tier.	Up to ₹50–75 Lakh (Top Global Univs): No Collateral. General / Domestic above ₹7.5 Lakh: Property Mortgage or Liquid Security.	Unsecured Business Growth: No Collateral. Secured Business Lines: Property Mortgage or assignment of liquid holdings.
ICICI Bank	Collateral-Free options available / Property Mortgage (Residential/Commercial) and primary charge on current Business Assets.	Equitable mortgage over unencumbered Residential, Commercial, or Industrial Real Estate.	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: First charge on Residential Property , commercial spaces, or fixed deposit liens.	Unsecured Business Loan: No Collateral. Secured Working Capital: Hypothecation of Business Assets and property backing.
IDFC FIRST Bank	No Collateral for micro-MSME segments / Property or asset backing required for larger commercial lines.	High-leverage Property Mortgage over freehold Residential or Commercial Property (Aggressive LTV scales up to 80%).	Up to ₹7.5 Lakh: No Collateral (Co-borrower mandatory). Above ₹7.5 Lakh: Tangible Property Mortgage or high-value fixed deposits.	Fast Track Lines: No Collateral. Secured Business/OD : Mortgage of Residential or Commercial Property.

Kotak Mahindra Bank	Collateral-Free up to ₹2 Crore (via CGTMSE) / Hard real estate or liquid backing for mid-corporate ticket scales.	Clear title over freehold Residential Property, Commercial Real Estate, or Industrial Land Parcels.	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Property Mortgage or Liquid Security (Bank's own FDs or surrender value of LIC policy).	Unsecured Business Loan: No Collateral. Secured Working Capital / OD: Charge on Business Assets and commercial real estate.
State Bank of India	Collateral-Free up to ₹2 Crore (via CGTMSE/SME Credit Car) / First charge on factory assets & land mortgage for corporate lines.	Unencumbered Residential Houses or Commercial Office Blocks owned by the primary applicant or co-applicant.	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Direct equitable Property Mortgage or Central/State Government savings bonds.	Mudra / Shishu / Kishore: No Collateral. Secured OD/CC Lines: Business Assets hypothecation plus property backing.
Ujjivan SFB	Collateral-Free for Fastrack micro-business segments / Property Mortgage (Shop/Commercial/Residential) for higher tickets.	Mortgage of built-up urban or semi-urban Residential or Commercial Property (Semi-formal income files tracked).	Up to ₹4 Lakh: No Collateral. Above ₹4 Lakh: Parent co-applicant signature or structural Third-Party Personal Guarantees.	Micro-Enterprise Variant: No Collateral. Secured Retail Variant: Hypothecation of stocks and shop/property mortgage.

YES Bank	Collateral-Free up to ₹2 Crore (via CGTMSE) / Smart Business Credit variants require property or plant machinery backing.	Freehold or clearly titled Residential, Commercial, or Industrial Property subject to clear technical validation.	Up to ₹7.5 Lakh: No Collateral (Parent/guardian or co-borrower). Above ₹7.5 Lakh: Property Mortgage or financial asset lien.	Unsecured Business Growth Lines: No Collateral. Secured Business OD: Exclusive charge on current Business Assets and land/building mortgage.
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Education Loans: Collateral & Moratorium Master Matrix

This unified reference maps the exact asset-backing rules and repayment holiday structures side-by-side for quick data population.

Bank	Product Variant	Collateral Requirement	Moratorium Period (Repayment Holiday)
Axis Bank	Prime Education Loan	Up to ₹7.5 Lakh: No Collateral (Parent/guardian co-obligation mandatory). Above ₹7.5 Lakh: Mandatory tangible security (Residential/Commercial property or Liquid assets like FD). <i>Note: Collateral waived up to ₹40 Lakh for top-tier premier domestic institutes (IITs/IIMs).</i>	Course Duration + 1 Year (Or 6 months after securing formal employment, whichever is earlier).
Bank of Baroda	Baroda Gyan / Scholar	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Mandatory 100% asset backing via property mortgage or financial securities (NSC/KVP/FD). <i>Note: Collateral waived up to ₹80 Lakh for premier global/domestic institutional lists.</i>	Course Duration + 1 Year (Standard retail holiday across all domestic and overseas streams).

Canara Bank	Vidya Tur / Masters Abroad	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Mandatory tangible collateral matching 100% of the loan value.	Course Duration + 1 Year (Simple interest is billed during this phase; repayment starts post-holiday).
Federal Bank	FedVidyarthi	Up to ₹7.5 Lakh: No Collateral (Co-borrower signature only). Above ₹7.5 Lakh: Mandatory real estate mortgage or liquid security mapping with standard margins.	Course Duration + 1 Year for standard domestic paths. <i>Overseas Career Solutions variant: Course Duration + 6 Months.</i>
HDFC Bank	Foreign / Domestic Education Loan	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Mandatory property pledge, corporate guarantee, or liquid lien. <i>Note: Unsecured thresholds stretch up to ₹50–75 Lakh exclusively for apex global Ivy League universities.</i>	Course Duration + 1 Year (Can be customized to Course + 6 months for specific executive acceleration tracks).
ICICI Bank	iVishwavidyalay	Up to ₹7.5 Lakh: No Collateral (Co-applicant mandatory). Above ₹7.5 Lakh: Mandatory first charge on residential property, commercial spaces, or fixed deposit liens. <i>Note: Unsecured caps stretch to ₹40 Lakh for select listed universities.</i>	Course Duration + 6 Months to 1 Year (Flexible based on course classification and placement cycles).
Karnataka Bank	KBL Vidya Nidhi / PEAK	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Mandatory tangible property or liquid security placement.	Course Duration + 1 Year (KBL PEAK overseas variant allows a flexible moratorium extension up to 18 months).
RBL Bank	Global Student Finance	Up to ₹4 Lakh: No Collateral.	Course Duration + 1 Year (Or 6 months post-job placement,

		Above ₹4 Lakh: Mandatory immovable property tracking or liquid asset block.	whichever completes earlier).
Yes Bank	Yes Smart Academy	Up to ₹7.5 Lakh: No Collateral. Above ₹7.5 Lakh: Mandatory residential/commercial real estate mortgage or financial asset lien.	Course Duration + 1 Year (Or 6 months after final campus placement updates).

Maximum Loan Amount Master Matrix

This unified template maps out the standard operational ceilings and premium limits for each product category.

Credit Category [1, 2, 3, 4]	Standard Retail Ceiling	Premium / Scaled Ceiling	Underwriting Derivation Metric
Business Loan (Regular Unsecured)	₹40 Lakh to ₹50 Lakh	₹75 Lakh to ₹1 Crore (Selectively for doctors/CAs)	Derived strictly via DSCR (Debt Service Coverage Ratio) and verified annual business turnover.
Business Loan (Secured / LAP / MSME)	₹5 Crore	₹15 Crore to ₹25 Crore (Mid-corporate segments)	Derived dynamically via LTV (50%–60% of commercial property value) and audited financials.
Gold Loan (Regular Retail)	₹20 Lakh to ₹25 Lakh	₹50 Lakh	Regulated by a strict statutory 75% LTV cap on the net weight of 18k–22k ornament purity.
Gold Loan (Agricultural / Priority Sector)	₹50 Lakh	₹2 Crore to ₹25 Crore (For large agro-corporates)	Derived directly via the Scale of Finance mapped to land holding acreage and harvest size.
New Car Loan	₹25 Lakh to ₹30 Lakh	No Fixed Upper Limit (Based on vehicle invoice)	Scaled up to 90%–100% of the On-Road / Ex-Showroom price of premium/luxury segments.

Used Car Loan	₹20 Lakh to ₹50 Lakh	₹1 Crore	Capped tightly based on independent technical multi-point vehicle appraisal grids and asset age.
Personal Loan (Regular Unsecured)	₹15 Lakh to ₹20 Lakh	₹25 Lakh to ₹40 Lakh (For top-tier corporate employees)	Derived strictly via FOIR (Fixed Obligation to Income Ratio) matching net monthly take-home salary.

Prepayment Charges Master Matrix

This unified template outlines the exact penalty metrics applicable under different borrowing scenarios.

Loan Structural Interest Type [1, 2, 3]	Individual Borrower (Natural Person)	Non-Individual Borrower (Sole Prop / Private Ltd / Partnership)	Regulatory / Source Framework
Floating / Variable Rate	NIL (0%)	2% to 4% of Principal Outstanding	Mandatory RBI Master Circular directive [1.1, 1.2].
Fixed Rate (Using Own Funds)	NIL (0%) to 2%	3% to 5% of Principal Outstanding	Governed under individual bank asset schedule of charges [1.2].
Fixed Rate (Via External Takeover/Refinance)	2% to 3%	3% to 5% of Principal Outstanding	Standard commercial banking risk-retention pricing [1.2].
Hybrid / Dual Rate (During Fixed Period)	2% to 3%	3% to 5% of Principal Outstanding	Charges drop permanently to NIL once the loan migrates to the floating cycle [1.2].

Collateral + Maximum Loan Master Matrix

This unified template maps out the exact asset-backing rules and structural funding ceilings across standard retail and commercial lines.

Credit Category [1 , 2 , 3 , 4 , 5]	Variant Type	Collateral Requirement	Maximum Loan Amount (Ceiling)
MSME Loan	Unsecured / CGTMSE Variant	No Collateral Required; Backed by the Government's CGTMSE scheme.	Up to ₹2 Crore to ₹5 Crore (Based on institutional alignment)
MSME Loan	Secured Term / Working Capital	First Charge on Business Assets (Plant/Machinery) plus mandatory equitable Property Mortgage (Factory/Commercial land).	Up to ₹15 Crore to ₹25 Crore (Scalable for mid-corporates)
Business Loan	Regular Unsecured Retail	No Collateral Required; Underwritten purely on banking cash flow and CIBIL tracks.	Up to ₹40 Lakh to ₹50 Lakh (Selectively up to ₹1 Crore for professionals)
Business Loan	Secured Overdraft / LAP	First exclusive equitable Property Mortgage of Residential or Commercial Property ; Hypothecation of inventory.	Up to ₹5 Crore to ₹10 Crore (Based on property valuation)

Moratorium Period Master Matrix

This unified template outlines the exact duration of the repayment holiday, including grace periods and employment-linked triggers. [[1](#)]

Education Loan Track [1 , 2 , 3 , 4 , 5]	Standard Moratorium Period (Repayment Holiday)	Maximum Dynamic Extension Limit	Structural Interest Type During Holiday
Domestic Course Track	Course Duration + 1 Year (Or 6 months after securing employment, whichever is earlier)	Up to 2 to 3 Years (For incubation/startup phases or unexpected course delays)	Simple Interest accrued monthly

Overseas Course Track	Course Duration + 6 Months to 1 Year	Up to 18 Months (<i>Select premier global variants like KBL PEAK</i>)	Simple Interest accrued monthly
Executive / Management Track	Course Duration + 6 Months	No standard extension (<i>Tailored for immediate re-entry into corporate roles</i>)	Simple Interest accrued monthly
Vocational / Diploma Track	Course Duration + 6 Months	Up to 1 Year max	Simple Interest accrued monthly

Yes, a Home Loan Balance Transfer facility is available at ICICI Bank. [\[1\]](#)

The platform supports external debt refinancing, allowing individual retail borrowers to move their outstanding housing loan balance from other commercial banks or NBFCs to optimize monthly outgoings. [\[1\]](#)

ICICI Bank Home Loan Balance Transfer Summary

Field Parameter [\[1, 2, 3, 4, 5\]](#)

Verified Feature Specification

Balance Transfer Available	YES (Both standard and pre-approved instant tracks are supported).
Primary Structural Benefit	Significant EMI reduction via lower variable interest rate matrices.
Bundled Add-on Credit	Access to integrated high-value Top-Up Loans for property renovations.

SBI Home Loan: Balance Transfer & Prepayment Summary

This unified scannable overview addresses the exact operational capabilities and fee matrices for State Bank of India (SBI).

Field Parameter [1, 2, 3]	Verified Specification / Rule	Primary Regulatory / Source Framework
Balance Transfer Available	YES (Priced dynamically under the official SBI Home Loan Take Over Platform)	Available for switchovers from Scheduled Commercial Banks, Private Banks, and NHB-registered HFCs.
Prepayment Charges	NIL (0%)	Mandated across all standard floating/variable interest rate brackets.

Template 9: Capital SFB LAP Specifications

Field Parameter [1, 2, 3]	Verified Operational Specification
Collateral Requirement	First exclusive equitable mortgage over clean, unencumbered, freehold real estate property. Pledged assets standardly accepted: • Residential Property (Self-occupied or rented houses, flats, bungalows) • Commercial Property (Constructed shops, retail spaces, office blocks) • Industrial Property (Select urban factory lands/plots on a case-by-case evaluation)
Loan-to-Value (LTV) Cap	Up to 50% to 65% of the property's current market value. Structural variations within the cap: • Residential Collateral: Scales up to a maximum limit of 60% to 65% LTV • Commercial Collateral: Capped at a more conservative 50% to 55% LTV <i>(Note: The final approved LTV is mapped strictly against an independent technical valuation report by a bank-empanelled surveyor, completely bypassing the registered stamp duty value).</i>

Template 10: Federal Bank Home Loan Specification

Field Parameter [1]	Verified Operational Specification	Source Reference
Maximum Tenure	Up to 30 Years (360 Months)	Federal Bank Housing Loan Product Terms

Template 11: ICICI Bank Home Loan Top-up Specifications

Field Parameter [1, 2, 3, 4, 5]	Verified Operational Specification
Top-up Facility Available	YES (Offered via standard review, automated paperless tracks, or combined balance transfers).