

Excellent! This is a fantastic start to build a robust knowledge base. The detailed, customer-centric descriptions for each bank and loan type are perfect for populating the RAG system.

Now, let's expand this into a comprehensive dataset covering all six loan types (Personal, Home, Car, Business, Education, Health/Medical) across the five specified banks (SBI, HDFC, ICICI, PNB, Axis Bank).

For each bank, I will maintain the "Bank Description" and then detail all six loan types. For "Educational Loan" and "Health/Medical Loan," since the prompt specified "Available Across All Banks," I will provide a general description and then include bank-specific nuances (if any are commonly known, or reasonable variations for the purpose of the dataset).

Here's the expanded dataset:

State Bank of India (SBI)

Bank Description:

State Bank of India (SBI) is India's largest public sector bank, trusted by millions for decades. With a strong commitment to financial inclusion and customer-centric services, SBI provides affordable and flexible loan options to individuals across different income groups. SBI's mission is to make financial products accessible to all while maintaining transparency and trust. It has an extensive network of branches and ATMs across the country.

SBI – Personal Loan (Xpress Credit)

- **Loan Purpose:** Designed for personal needs such as medical expenses, marriage, travel, education, or emergency cash requirements.
- **Key Features:** Loan amount ranges from ₹25,000 to ₹20 lakhs (up to 24 times net monthly income), with interest rates typically between 11.15% and 14.30% per annum (floating). Flexible repayment tenure from 1 to 6 years. Prepayment and foreclosure options available. Overdraft facility also offered.
- **Benefits:** Quick approval process, minimal documentation, overdraft facility under "Xpress Credit," competitive interest rates, and no hidden charges.
- **Eligibility Criteria:** Salaried employees of central/state government, PSUs, reputed corporates (with or without banking relationship with SBI). Age between 21 and 58 years. Minimum Net Monthly Income (NMI) of ₹15,000. CIBIL score above 700 preferred.
- **Required Documents:** Proof of Identity (Aadhaar, PAN, Passport, Voter ID), Proof of Address (Utility bill, Aadhaar, Passport), Proof of Income (Last 3 months' salary slips, last 6 months' bank statement, Form 16), Others (Passport-size photos, duly filled loan application).
- **Application Process:** 1. Visit SBI branch or apply online through the official portal. 2. Submit application with required documents. 3. Income and creditworthiness verification. 4. Loan sanction and agreement signing. 5. Disbursal directly into applicant's bank account.

- **Customer Service:** Available via 24/7 toll-free helpline (1800 11 2211 / 1800 425 3800), email support, and branch visits. SBI also provides live chat support on its website and mobile banking app.
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SBI – Home Loan

- **Loan Purpose:** To purchase a new home, construct a house, renovate an existing property, or transfer an existing home loan.
 - **Key Features:** Loan amount starting from ₹1 lakh up to ₹5 crores (depending on eligibility and property value). Interest rates typically start from 8.50% per annum (floating, linked to EBLR). Repayment tenure up to 30 years. Offers for women borrowers, defence personnel, and non-salaried individuals.
 - **Benefits:** Low-interest rates, no hidden charges, daily reducing balance interest calculation, interest concession for women borrowers, and various schemes like "FlexiPay" and "Privilege Home Loan."
 - **Eligibility Criteria:** Indian residents and NRIs. Age between 18 and 70 years. Salaried or self-employed individuals with a stable income source. CIBIL score above 750 preferred.
 - **Required Documents:** Identity Proof (Aadhaar, PAN, Driving License), Address Proof (Passport, Aadhaar, utility bills), Income Proof (Salary slips, IT returns, bank statements), Property Documents (Title deed, sale agreement, tax receipts, approved plan).
 - **Application Process:** 1. Apply online via SBI website or visit the nearest branch. 2. Upload KYC and property documents. 3. Verification of applicant's credit history and property valuation. 4. Loan sanction and legal formalities. 5. Disbursal to seller or developer's account.
 - **Customer Service:** 24x7 phone banking, email assistance, and dedicated home loan processing centres.
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SBI – Business Loan (SME Loan)

- **Loan Purpose:** For various business needs including working capital, term loans for expansion, purchase of machinery, and trade finance for MSMEs.
- **Key Features:** Loan amounts typically from ₹10 lakhs to ₹25 crores (can vary based on scheme and business size). Interest rates range from 9.00% to 15% per annum, depending on the scheme and risk profile. Repayment tenure up to 10-15 years for term loans, shorter for working capital. Collateral requirements vary; some schemes offer collateral-free loans under CGTMSE.
- **Benefits:** Tailored solutions for different business segments, support for startups and existing MSMEs, competitive interest rates, and various government-backed schemes.
- **Eligibility Criteria:** Proprietorships, Partnerships, LLPs, Private and Public Limited Companies involved in manufacturing, services, or trading. Minimum 3 years of business operations for certain schemes. Satisfactory credit history and financial statements.
- **Required Documents:** Identity Proof (Aadhaar, PAN of proprietors/partners/directors, business registration), Address Proof (Utility bills, GST

certificate), Financials (IT returns, audited balance sheets, P&L statements for last 2-3 years), Business Plan/Project Report, Collateral documents (if applicable).

- **Application Process:** 1. Submit business loan application at SBI branch. 2. Provide KYC, financials, and business plan. 3. Bank conducts appraisal and risk assessment. 4. Loan sanction and signing of agreements. 5. Disbursal into business account.
 - **Customer Service:** Dedicated SME relationship managers at specialized branches, email, and helpline.
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SBI – Car Loan (New Car Loan)

- **Loan Purpose:** For purchase of new passenger cars, Multi Utility Vehicles (MUVs), and Sports Utility Vehicles (SUVs).
 - **Key Features:** Loan up to 90% of on-road price (inclusive of registration, insurance, extended warranty). Interest rates starting at 8.85% per annum (floating, linked to EBLR). Flexible repayment tenure up to 7 years.
 - **Benefits:** Low EMI option, interest calculated on daily reducing balance, no pre-payment penalty, and quick processing.
 - **Eligibility Criteria:** Individuals (salaried, self-employed, professionals, agriculturists). Age 21–67 years. Minimum Net Annual Income (NAI) of ₹3 lakhs for salaried/professionals or ₹4 lakhs for agriculturists/self-employed.
 - **Required Documents:** Aadhaar, PAN, Driving License. Income proof (last 2 years IT returns for self-employed/agriculturists, salary slips, Form 16 for salaried), last 6 months' bank statements. Car quotation/proforma invoice from dealer.
 - **Application Process:** 1. Apply via SBI website, mobile app (YONO), or branch. 2. Submit KYC, income, and car details. 3. Verification and approval. 4. Loan disbursed to car dealer.
 - **Customer Service:** 24/7 helpline (1800 11 2211 / 1800 425 3800), email, mobile app support.
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SBI – Educational Loan

- **Purpose:** To finance higher education in India or abroad for professional/technical courses.
- **Features:** Loan amounts from ₹7.5 lakhs (for studies in India, without collateral) up to ₹1.5 crore (for premier institutions abroad). Interest rates typically range from 9.25% to 10.50% (floating). Repayment holiday (moratorium) during study period + 1 year or 6 months after getting a job, whichever is earlier.
- **Eligibility:** Indian national. Secured admission in a recognized institution. Co-applicant (parent/guardian/spouse/parent-in-law) with stable income. Age 18–35 years.
- **Documents:** Admission letter, academic records (mark sheets, degree certificates), KYC of applicant & co-applicant, income proof of co-applicant, fee structure, collateral documents (if loan > ₹7.5 lakhs).
- **Application Process:** 1. Apply with admission letter at an SBI branch. 2. Undergo credit evaluation and document verification. 3. Loan sanction and signing of agreements. 4. Disbursal directly to institution in installments.

- **Customer Service:** Dedicated education loan cells at branches, helpline, and online portal for application tracking.
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SBI – Health/Medical Loan (Personal Loan for Medical Emergency)

- **Purpose:** Primarily covered under SBI's Personal Loan (Xpress Credit) for medical emergencies, surgeries, or healthcare expenses not covered by insurance.
 - **Features:** Quick disbursal (often within 48-72 hours). Loan up to ₹20 lakhs (as per personal loan limits), tenure 1–5 years, interest rates 11.15%–14.30% (same as personal loan).
 - **Eligibility:** Salaried employees of central/state government, PSUs, reputed corporates. Minimum monthly income of ₹15,000. CIBIL score above 700 preferred.
 - **Documents:** Aadhaar, PAN, income proof (salary slips, bank statements), medical bills/estimates from hospital.
 - **Application Process:** Submit personal loan application with medical emergency as purpose. Online/offline application possible. Funds are transferred to applicant's account or directly to hospital in some cases.
 - **Customer Service:** 24/7 toll-free helpline, branch support.
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HDFC Bank

Bank Description:

HDFC Bank is one of India's leading private sector banks, recognized for digital innovation and customer-friendly loan products. With decades of trust in retail banking, HDFC has helped millions achieve their dreams and meet their financial needs. They are known for their efficient service and extensive digital presence.

HDFC Bank – Personal Loan

- **Loan Purpose:** To meet various financial needs like wedding expenses, home renovation, travel, medical emergencies, or debt consolidation.
- **Key Features:** Loan amount from ₹50,000 to ₹40 lakhs. Interest rates typically start from 10.50% per annum and can go up to 21.00% (floating). Repayment tenure from 12 to 60 months. No collateral required.
- **Benefits:** Instant disbursal for pre-approved customers, minimal documentation, flexible repayment options, and no security needed.
- **Eligibility Criteria:** Salaried employees in select private limited companies and public sector undertakings (including central/local bodies). Age 21-60 years. Minimum net monthly income of ₹25,000 for non-HDFC Bank customers, ₹20,000 for HDFC Bank Salary Account holders.

- **Required Documents:** Proof of Identity (Passport, Aadhaar, PAN), Address Proof (Passport, Aadhaar, Driving License, Utility Bill), Income Proof (Last 3 months' bank statement, latest salary slips), Photographs.
 - **Application Process:** 1. Apply online via HDFC website/NetBanking/MobileBanking or visit branch. 2. Fill application form and upload/submit documents. 3. Verification and approval. 4. Loan disbursal to account.
 - **Customer Service:** 24x7 phone banking, WhatsApp chat support, and email assistance.
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HDFC Bank – Home Loan

- **Loan Purpose:** To purchase a new home, construct a house, renovate/extend an existing property, or transfer an existing home loan from another bank.
 - **Key Features:** Loan amount starting from ₹1 lakh up to ₹10 crores, depending on repayment capacity and property value. Interest rates start at 8.35% per annum (floating, linked to Repo Rate). Tenures up to 30 years. Balance transfer and top-up loan facilities available.
 - **Benefits:** Quick processing, doorstep document collection, low EMIs due to longer tenures, transparent charges, and prepayment flexibility without extra charges for floating-rate loans.
 - **Eligibility Criteria:** Salaried or self-employed individuals, NRIs eligible. Age between 21 and 65 years. Minimum monthly income of ₹25,000. CIBIL score above 750 preferred.
 - **Required Documents:** Identity Proof (Aadhaar, PAN, Driving License), Address Proof (Passport, Aadhaar, utility bills), Income Proof (Salary slips, IT returns, bank statements), Property Documents (Title deed, sale agreement, tax receipts, approved plan).
 - **Application Process:** 1. Apply online via HDFC website or visit the nearest branch/loan processing unit. 2. Upload KYC and property documents. 3. Verification of applicant's credit history and property valuation. 4. Loan sanction and legal formalities. 5. Disbursal to seller or developer's account.
 - **Customer Service:** 24x7 phone banking, WhatsApp chat support, and email assistance. Dedicated home loan relationship managers assigned to borrowers.
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HDFC Bank – Business Loan

- **Loan Purpose:** For working capital needs, business expansion, purchasing equipment, managing cash flow, or launching new products/services for SMEs.
- **Key Features:** Loan amounts typically from ₹50,000 to ₹75 lakhs (up to ₹2 crore for certain segments). Interest rates range from 11.90% to 22.00% per annum (floating/fixed). Repayment tenure from 12 to 48 months. Collateral-free options available for eligible businesses.
- **Benefits:** Quick approval and disbursal, flexible repayment, customized solutions for various business sizes, and no collateral required for unsecured loans.

- **Eligibility Criteria:** Proprietors, Partnerships, Private Limited Companies, Public Limited Companies, Self-Employed Individuals. Minimum 3 years in current business. Business turnover of ₹40 lakhs or more. Age 21-65 years.
 - **Required Documents:** Identity Proof (PAN, Aadhaar), Address Proof (Utility Bills, Rent Agreement), Financials (IT returns, audited balance sheets, bank statements for last 6-12 months), Business Ownership Proof.
 - **Application Process:** 1. Apply online or visit HDFC Bank branch. 2. Provide KYC, financials, and business profile. 3. Bank conducts appraisal and risk assessment. 4. Loan sanction and signing of agreements. 5. Disbursal into business account.
 - **Customer Service:** Dedicated business loan specialists, phone banking, and email support.
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HDFC Bank – Car Loan

- **Loan Purpose:** For purchase of new or pre-owned passenger cars, SUVs, and MUVs.
 - **Key Features:** Loan up to 100% of on-road funding for new cars, up to 100% of valuation for used cars. Interest rates starting at 8.80% per annum (floating). Flexible repayment tenure up to 7 years. Instant in-principle approval available online.
 - **Benefits:** Quick processing, attractive schemes, doorstep service, tie-ups with leading car manufacturers, and competitive interest rates.
 - **Eligibility Criteria:** Salaried or self-employed individuals, proprietors, partnership firms, public/private limited companies. Minimum income of ₹20,000 per month for salaried, ₹2 lakhs per annum for self-employed/businesses. Age 21–65 years.
 - **Required Documents:** Aadhaar, PAN, Driving License. Income proof (salary slips, IT returns, bank statements). Car quotation/proforma invoice from dealer.
 - **Application Process:** 1. Apply via HDFC website, mobile app, or branch. 2. Submit KYC, income, and car details. 3. Verification and approval. 4. Loan disbursed to car dealer.
 - **Customer Service:** 24/7 phone banking, WhatsApp chat support.
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HDFC Bank – Educational Loan

- **Purpose:** To finance higher education in India or abroad, covering tuition fees, accommodation, books, and other expenses.
- **Features:** Loan amounts up to ₹20 lakhs (for India) and up to ₹40 lakhs (for abroad, can go higher for premier institutes). Interest rates typically range from 9.50% to 12.00% (floating). Repayment holiday during course period + 6-12 months. Tax benefits under Section 80E.
- **Eligibility:** Indian nationals. Admission in a recognized institution. Co-applicant (parent/guardian/spouse/sibling) with stable income. Age 16-35 years.
- **Documents:** Admission letter, academic records, KYC of applicant & co-applicant, income proof of co-applicant, fee structure, collateral security (for loans > ₹7.5 lakhs).
- **Application Process:** 1. Apply online or at an HDFC Bank branch. 2. Submit application with supporting documents. 3. Credit evaluation. 4. Loan sanction and disbursal directly to institution.

- **Customer Service:** Dedicated education loan counselors, phone banking, and online query resolution.
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HDFC Bank – Health/Medical Loan (Personal Loan for Medical Emergency)

- **Purpose:** HDFC Bank offers Personal Loans specifically for medical emergencies, covering hospital bills, surgical costs, and post-operative care.
 - **Features:** Quick disbursal (within 10 seconds for pre-approved customers, otherwise 1-3 days). Loan up to ₹40 lakhs (as per personal loan limits), tenure 12–60 months, interest rates 10.50%–21.00% (same as personal loan).
 - **Eligibility:** Salaried employees meeting personal loan criteria. Minimum net monthly income of ₹25,000 (₹20,000 for HDFC Bank Salary Account holders). CIBIL score of 700+ preferred.
 - **Documents:** Aadhaar, PAN, latest salary slips, bank statements, medical bills/estimates (may be required for verification).
 - **Application Process:** Apply for a personal loan, specifying medical emergency as the purpose. Online/offline application. Funds are transferred to the applicant's account.
 - **Customer Service:** 24x7 phone banking, WhatsApp chat support.
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ICICI Bank

Bank Description:

ICICI Bank is a prominent private sector bank in India, known for its extensive range of innovative banking products and digital solutions. It caters to a wide spectrum of customers, from retail to corporate, with a focus on convenience and technology-driven services.

ICICI Bank – Personal Loan

- **Loan Purpose:** For immediate financial needs such as medical emergencies, home renovation, travel, wedding expenses, or any other personal requirement.
- **Key Features:** Loan amount from ₹50,000 to ₹50 lakhs. Interest rates typically start from 10.75% per annum and can go up to 19.00% (floating). Flexible repayment tenure from 12 to 60 months. No collateral required.
- **Benefits:** Instant approval and disbursal for pre-qualified customers, minimal documentation, flexible repayment options, and competitive rates.
- **Eligibility Criteria:** Salaried individuals working in MNCs, public and private limited companies. Age 21-58 years. Minimum net monthly salary of ₹30,000 for metros, ₹20,000 for other cities. CIBIL score of 750+ preferred.
- **Required Documents:** Proof of Identity (Aadhaar, PAN, Passport), Address Proof (Utility bill, Aadhaar, Passport), Income Proof (Last 3 months' salary slips, last 6 months' bank statement).

- **Application Process:** 1. Apply online via ICICI Bank website/Internet Banking/iMobile Pay app or visit nearest branch. 2. Submit application with required documents. 3. Verification and approval. 4. Loan disbursement to account.
 - **Customer Service:** 24/7 Customer Care (1860 120 7777), email support, and 'Chat with LiGo' on website.
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ICICI Bank – Home Loan

- **Loan Purpose:** For buying a new house, constructing a house, home extension, home improvement, or balance transfer.
 - **Key Features:** Loan amount starting from ₹3 lakhs up to ₹7 crores (based on eligibility and property valuation). Interest rates start from 8.75% per annum (floating, linked to ICICI Bank's I-MCLR or Repo Rate). Repayment tenure up to 30 years. Offers for self-employed, salaried, and NRI customers.
 - **Benefits:** Attractive interest rates, transparent processing, flexible repayment options, door-step service, and quick processing.
 - **Eligibility Criteria:** Salaried individuals, self-employed professionals, and self-employed non-professionals. Age 21-65 years. Minimum monthly income of ₹25,000 (for salaried), stable business income for self-employed. CIBIL score above 750 preferred.
 - **Required Documents:** Identity Proof (Aadhaar, PAN), Address Proof (Utility bills, Passport), Income Proof (Salary slips, IT returns, bank statements for last 6 months), Property Documents (Agreement to sell, NOC from builder, approved plan).
 - **Application Process:** 1. Apply online on ICICI Bank website or visit a branch/Home Loan Kiosk. 2. Submit application with required documents. 3. Credit appraisal and property valuation. 4. Loan sanction and legal formalities. 5. Disbursement.
 - **Customer Service:** 24/7 Customer Care, 'Chat with LiGo', email, and dedicated home loan advisors.
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ICICI Bank – Business Loan

- **Loan Purpose:** For managing working capital, purchasing inventory, expanding operations, or investing in new assets for MSMEs.
- **Key Features:** Unsecured business loans up to ₹2 crore. Interest rates typically range from 11.50% to 18.00% per annum. Repayment tenure up to 7 years. Collateral-free options available for eligible businesses.
- **Benefits:** Fast processing and disbursement, competitive interest rates, flexible repayment tenures, and no collateral for up to ₹2 crores.
- **Eligibility Criteria:** Self-employed individuals, proprietors, partnership firms, private limited companies. Minimum 3 years in business, with a profit-making track record. Annual turnover of ₹60 lakhs or more. Age 25-65 years.
- **Required Documents:** Identity Proof (PAN, Aadhaar), Address Proof (Utility bills, business registration), Financials (Last 2 years' IT returns, audited balance sheets, bank statements), Business Proof (GST registration, Shop & Establishment certificate).

- **Application Process:** 1. Apply online via ICICI Bank website or at a branch. 2. Submit application with required business documents. 3. Business appraisal and credit assessment. 4. Loan sanction and disbursement.
 - **Customer Service:** Dedicated business banking relationship managers, 24/7 customer care, and online portal for business accounts.
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ICICI Bank – Car Loan

- **Loan Purpose:** For purchase of new or pre-owned cars, including SUVs and MUVs.
 - **Key Features:** Loan up to 100% of on-road funding for new cars, up to 80% of valuation for used cars. Interest rates starting at 8.70% per annum (floating). Flexible repayment tenure up to 7 years.
 - **Benefits:** Quick approval and disbursal, competitive interest rates, simple documentation, and tie-ups with major dealerships.
 - **Eligibility Criteria:** Salaried individuals, self-employed individuals, professionals, partnership firms, public/private limited companies. Minimum age 21 years (at application) to 65 years (at loan maturity). Minimum net monthly income of ₹20,000.
 - **Required Documents:** Aadhaar, PAN, Driving License. Income proof (latest salary slips, Form 16/IT returns, bank statements). Car quotation/proforma invoice.
 - **Application Process:** 1. Apply via ICICI Bank website, iMobile Pay app, or branch. 2. Submit KYC, income, and car details. 3. Verification and approval. 4. Loan disbursed to car dealer.
 - **Customer Service:** 24/7 Customer Care, 'Chat with LiGo', and email support.
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ICICI Bank – Educational Loan

- **Purpose:** To support students pursuing higher education in India and abroad, covering tuition fees, living expenses, and other course-related costs.
 - **Features:** Loan amounts from ₹50,000 up to ₹1 crore (for studies abroad at premier institutions). Interest rates typically range from 9.75% to 12.50% (floating). Moratorium period during course + 6-12 months. Tax benefits under Section 80E.
 - **Eligibility:** Indian nationals. Confirmed admission in recognized professional/technical courses. Co-applicant (parent/guardian/spouse) with stable income. Age 18-35 years.
 - **Documents:** Admission letter, academic records, KYC of applicant & co-applicant, income proof of co-applicant, fee structure, collateral security (for loans above ₹7.5 lakhs).
 - **Application Process:** 1. Apply online or at an ICICI Bank branch. 2. Submit application with all necessary documents. 3. Credit and academic verification. 4. Loan sanction and disbursal directly to institution/applicant.
 - **Customer Service:** Dedicated student loan counselors, 24/7 customer care, and online application tracking.
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ICICI Bank – Health/Medical Loan (Personal Loan for Medical Emergency)

- **Purpose:** ICICI Bank provides Personal Loans for unexpected medical emergencies, hospitalizations, or planned medical treatments.
 - **Features:** Quick disbursement (within 3 working days). Loan up to ₹50 lakhs (as per personal loan limits), tenure 12–60 months, interest rates 10.75%–19.00% (same as personal loan).
 - **Eligibility:** Salaried individuals meeting personal loan criteria. Minimum net monthly salary of ₹30,000 (metros), ₹20,000 (other cities). CIBIL score of 750+ preferred.
 - **Documents:** Aadhaar, PAN, latest salary slips, bank statements, medical bills/estimates (may be requested for verification).
 - **Application Process:** Apply for a personal loan, indicating medical emergency. Online/offline application. Funds are typically disbursed to the applicant's account.
 - **Customer Service:** 24/7 Customer Care, 'Chat with LiGo'.
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Punjab National Bank (PNB)

Bank Description:

Punjab National Bank (PNB), one of the oldest and largest public sector banks in India, is known for its strong presence in rural and semi-urban areas and its commitment to supporting various sectors, especially MSMEs. With its wide reach, PNB provides affordable and inclusive credit solutions.

PNB – Personal Loan (PNB Personal Loan Scheme)

- **Loan Purpose:** For general personal needs such as marriage, medical expenses, travel, home repair, or meeting any urgent financial requirement.
 - **Key Features:** Loan amount up to ₹20 lakhs (for salaried) or up to ₹10 lakhs (for non-salaried). Interest rates typically range from 11.25% to 15.00% per annum (floating). Repayment tenure up to 60 months. No collateral required for most schemes.
 - **Benefits:** Competitive interest rates, transparent processing, no hidden charges, and quick disbursement.
 - **Eligibility Criteria:** Salaried employees of central/state government, PSUs, reputed corporates. Pensioners, doctors, and professionals are also eligible. Age 21-65 years (can vary for pensioners). Minimum net monthly income of ₹15,000 (for salaried).
 - **Required Documents:** Proof of Identity (Aadhaar, PAN, Passport), Address Proof (Utility bill, Aadhaar, Passport), Income Proof (Last 3 months' salary slips, last 6 months' bank statement, Form 16/ITR).
 - **Application Process:** 1. Apply at a PNB branch or via the PNB One app/online portal. 2. Submit application form with required documents. 3. Verification. 4. Loan sanction and disbursement.
 - **Customer Service:** 24/7 Toll-Free Helpline (1800 180 2222 / 1800 103 2222), email, and branch network.
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PNB – Home Loan (PNB Max Saver)

- **Loan Purpose:** For purchase/construction of a new house, flat, extension/renovation, or plot purchase, and balance transfer of existing home loans.
 - **Key Features:** Loan amount starting from ₹1 lakh up to ₹5 crores (based on eligibility and property value). Interest rates typically start from 8.50% per annum (floating, linked to Repo Rate or MCLR). Repayment tenure up to 30 years or till borrower reaches 75 years of age.
 - **Benefits:** Low-interest rates, no hidden charges, flexible repayment options, and facilities like PNB Max Saver for interest savings.
 - **Eligibility Criteria:** Indian residents (salaried, self-employed, professionals, agriculturists) and NRIs. Age 21-75 years. Minimum monthly income of ₹20,000 for salaried. CIBIL score above 700 preferred.
 - **Required Documents:** Identity Proof (Aadhaar, PAN), Address Proof (Utility bills, Passport), Income Proof (Salary slips, IT returns, bank statements), Property Documents (Title deed, sale agreement, approved plan, NOC from builder).
 - **Application Process:** 1. Apply at the nearest PNB branch or online. 2. Submit KYC and property documents. 3. Credit appraisal and property valuation. 4. Loan sanction and legal formalities. 5. Disbursal.
 - **Customer Service:** 24/7 Toll-Free Helpline, email, and dedicated loan processing units.
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PNB – Business Loan (Various SME Schemes)

- **Loan Purpose:** For expansion of business, purchase of machinery, working capital needs, trade finance, or to support MSMEs and startups.
 - **Key Features:** Loan amounts typically up to ₹5 crores (can go higher under specific schemes). Interest rates range from 8.75% to 14% per annum (linked to MCLR/EBLR). Repayment tenure up to 15 years for term loans. Collateral-free loans up to ₹2 crores under CGTMSE scheme.
 - **Benefits:** Flexible repayment options, government subsidy-linked schemes (e.g., MUDRA, Stand-Up India), overdraft facilities, and robust support for MSMEs.
 - **Eligibility Criteria:** Proprietors, partnerships, LLPs, companies, and self-help groups. Minimum 3 years of business operations for larger loans. Satisfactory credit history and financial statements. Age 21–65 years.
 - **Required Documents:** Proof of Identity (Aadhaar, PAN, business registration), Address Proof (Utility bills, GST certificate), Financials (IT returns, audited balance sheets, P&L statements for last 2-3 years), Collateral documents (if applicable), Project reports.
 - **Application Process:** 1. Submit business loan application at a PNB branch. 2. Provide KYC, financials, and business plan. 3. Bank conducts appraisal and risk assessment. 4. Loan sanction and signing of agreements. 5. Disbursal into business account.
 - **Customer Service:** Helpline 1800 180 2222, email, and branch managers dedicated to MSMEs. Loan camps also conducted.
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PNB – Car Loan (PNB Car Loan Scheme)

- **Loan Purpose:** For purchase of new or used passenger cars, MUVs, and SUVs.
 - **Key Features:** Loan up to 90% of the on-road price for new cars, up to 75% for used cars. Interest rates starting at 8.75% per annum (floating). Flexible repayment tenure up to 7 years.
 - **Benefits:** Competitive interest rates, transparent processing, no pre-payment charges, and quick approval.
 - **Eligibility Criteria:** Salaried employees, self-employed individuals, professionals, agriculturists. Age 18–70 years. Minimum annual income of ₹2.5 lakhs.
 - **Required Documents:** Aadhaar, PAN, Driving License. Income proof (latest salary slips, Form 16, IT returns, bank statements). Car quotation/proforma invoice from dealer.
 - **Application Process:** 1. Apply at PNB branch or online. 2. Submit KYC, income, and car details. 3. Verification and approval. 4. Loan disbursed to car dealer.
 - **Customer Service:** 24/7 Toll-Free Helpline, email, and branch support.
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PNB – Educational Loan (PNB Saraswati/Pratibha Loan)

- **Purpose:** To provide financial assistance to students for higher education in India and abroad for recognized courses.
 - **Features:** Loan amounts from ₹1 lakh up to ₹1.5 crore (for premier institutions abroad, depending on scheme). Interest rates typically range from 9.00% to 11.50% (floating). Moratorium period during course + 1 year or 6 months after getting a job, whichever is earlier.
 - **Eligibility:** Indian national. Secured admission in a recognized university/institution. Co-applicant (parent/guardian/spouse) with stable income. Age 18-35 years.
 - **Documents:** Admission letter, academic records, KYC of applicant & co-applicant, income proof of co-applicant, fee structure, collateral security (for loans above ₹7.5 lakhs).
 - **Application Process:** 1. Apply at an PNB branch. 2. Submit application with supporting documents. 3. Credit evaluation. 4. Loan sanction and disbursement directly to institution.
 - **Customer Service:** Dedicated education loan cells, helpline, and online query resolution.
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PNB – Health/Medical Loan (PNB Doctor's Delight/Personal Loan)

- **Purpose:** PNB offers personal loans that can be used for medical emergencies and also a specific "Doctor's Delight" scheme for medical professionals for their practice needs. For general public, it's covered under personal loan.
- **Features:** Quick disbursement. Loan up to ₹20 lakhs (as per personal loan limits), tenure 1–5 years, interest rates 11.25%–15.00% (same as personal loan).
- **Eligibility:** Salaried employees meeting personal loan criteria. Minimum monthly income of ₹15,000. CIBIL score of 700+ preferred. Medical professionals for "Doctor's Delight."

- **Documents:** Aadhaar, PAN, latest salary slips/ITR, bank statements, medical bills/estimates (for verification).
 - **Application Process:** Apply for a personal loan, specifying medical emergency as the purpose. Online/offline application. Funds are transferred to the applicant's account.
 - **Customer Service:** 24/7 Toll-Free Helpline, branch support.
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Axis Bank

Bank Description:

Axis Bank, a leading private sector bank in India, is known for its strong focus on retail banking and technological adoption. It offers a wide array of loan products characterized by quick processing, attractive rates, and convenient digital application processes.

Axis Bank – Personal Loan

- **Loan Purpose:** To fulfill various personal financial requirements such