

Product Name	Interest Rate (p.a.)	Processing Fee	LVR Limit (Max Funding)	Max Duration	Eligibility Criteria	Unique Benefit
Elite Home Loan	8.35% (Floating)	₹10,000 + GST	90% (<30L) / 75% (>75L)	30 Years	Income > ₹10L & CIBIL > 750	Overdraft Facility included.
First Home Advantage	8.50% (Fixed 2yr)	Waived (₹0)	90% of Property Value	30 Years	First Time Buyer, Inc > ₹5L	Eligible for PMAY Subsidy.
Loan Against Property	9.50% - 11%	1.0% of Loan	60% (Comm) / 65% (Resi)	15 Years	Property Value > ₹50L	Loans up to ₹10 Crores available.
High-Value Personal		10.99% ₹4,999	N/A (Unsecured)	6 Years	MNC Salaried, Inc > ₹15L	Instant Disbursal in 10 mins.
Luxury Car Loan		8.75% ₹5,000	100% Ex-Showroom	7 Years	Income > ₹20 Lakhs	Covers Insurance & Accessories.
Green Home Top-Up		7.99% ₹1,999	80% (Combined LVR)	20 Years	Existing Home Loan Customer	For Solar Panels/Rainwater Only.
Business Growth OD		11.50% 0.50% Renewal	75% of Stock/Receivables	12 Months	Turnover > ₹1Cr & GST Filed	Pay interest only on utilized amt.
Global Education Loan		9.75% 1.0% (Max ₹10k)	100% (with Collateral)	15 Years	GRE/GMAT Score Required	Moratorium (Course + 1yr).
Doctor Professional		9.25% ₹2,500	N/A (Unsecured)	5 Years	MBBS/MD + 3 Yrs Practice	No Financials (ITR) needed.
Reverse Mortgage		9.00% ₹15,000	60%-90% (Age dependent)	Lifetime	Age 60+, Self-Occupied Home	Monthly Pension Payouts.
Kisan Gold Card (Agri)	7.00% (Subsidized)	₹500	Scale of Finance Based	5 Years	Land > 2 Acres	3% Subvention for timely pay.
Used Car Loan		12.50% ₹3,500	80% of Valuation	5 Years	Car Age < 5 Years	Free 6-month Engine Warranty.
Startup Capital Loan	11.00% - 14%	2.0% of Loan	CGTMSE Cover (No Collateral)	7 Years	DPIIT Recognized Startup	Govt Credit Guarantee Scheme.
Medical Equipment		9.50% 1.0% of Loan	90% of Invoice Value	7 Years	Hospital/Diagnostic Center	Equipment itself acts as security.
Wedding Loan		11.25% ₹2,999	N/A (Unsecured)	3 Years	Salaried > ₹8L Income	Step-up EMI (Pay less initially).