



Subriddhi Loan shall provide liquidity support to banking unit borrowers during active loan cycle, which shall help them to sustain and grow their business. It also helps them develop a strong and long-term relationship with customers by understanding and meeting their financial requirements.

Eligibility criteria

Existing EBB borrowers who have 1 running primary loan (Suchana/Srishti/MEL/Samriddhi) are eligible for Subriddhi Loan. This loan can be disbursed on or after 10th week of the disbursement of the running primary loan.

Loan amount

Up to 50% of the disbursement amount of running primary loan

Rate of interest

April 01, 2016, onwards, the lending rates on loan products will be with reference to MCLR. The current interest rate is 18.95% p.a.

Processing fee

Subriddhi Loans up to ₹25000- Nil

Subriddhi Loans above ₹25000- 1% of loan amount + tax

Repayment Monthly instalments

Loan tenure 12 months, 18 months, 24 months (3 options available)

Please refer to the schedule of charges for more details on free transaction limits, service charges and fees.