

Meet the growing demand of your business

Scale-up your business into a cottage industry by hiring more helping hands, buying better equipment and investing in the raw material required to meet the growing demand of your business. With Bandhan Bank's Srishti Loan- a group-based individual loan, you can now access more funds, grow faster and repay more comfortably with your other group members. Get started sooner if you already have a savings bank account with Bandhan Bank.

Minimum loan amount ₹15,000

Maximum loan amount ₹1,50,000

Processing fee For loans up to ₹50,000 : Nil
For loans > ₹50,000 : 1.25% + GST

- **Loan tenure**
1 year/2 years
- **Rate of interest**
April 01, 2016, onwards, the lending rates on loan products is with reference to MCLR.
Current Interest Rate: 22.95%
- **Doorstep documentation and delivery**
 - Dedicated banking units to service the needs of customers
 - Simplified documentation for hassle-free loan processing
 - Use of hand-held devices (HHDs) with biometric authentication at doorsteps to speed up transactions
 - Timely disbursement

For further details, please contact our banking unit near you

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