

Collateral-free income generating activities loan in the form of working capital or assets creation for business or short-term business requirement. This product will be offered to those small enterprises who require both working capital and term/demand loan.

## Aspiring Business Loan

- **Interest rate**  
April 01, 2016, onwards, the lending rates on loan products is with reference to MCLR.  
View rates & charges: <https://bandhan.bank.in/rates-charges#rctabone2>
- **Loan amount**  
₹3 lakh up to ₹1 cr
- **Type of facility**  
Composite loans
- **Tenure**
  - Term loan- Maximum of 12 years
  - Working capital- Repayable on demand
- **Processing fees**  
Processing fee- Up to 2%
- **Doorstep assistance**  
A relationship manager will be available for service throughout the loan processing period
- **Simplified documentation**  
Easy to understand documents
- **Comfortable repayment mode**  
Convenient repayment with EMIs collected through standing instructions/e-NACH

## Eligibility & documents required

- **Eligibility**  
Available to self-employed professionals/self-employed non-professionals who need a loan amount of ₹3 lakh to ₹1 cr  
Minimum age of the borrower should be 23 years and above and maximum age at loan maturity to be 65 years  
Minimum 2 years of vintage in the same line of business

## Documents to be submitted

- Business KYC
- Proprietor/partner/company management KYC
- Business vintage proof and business validity document (such as Trade License)
- Income proof and financial statements (ITR/GST Return)
- Residence ownership and stability proof

Note: Requisite documents may vary as per the loan amount