

## Axis Bank launches Gold Loan for MSMEs with high loan-to-value and same-day disbursement

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[Axis Bank](#), one of the largest private sector banks in India, launched its Gold Loan offering for MSMEs (Micro, Small, and Medium Enterprises), a secured overdraft facility designed to help small businesses unlock liquidity against their existing gold assets with fast processing, flexibility, and minimal documentation. The product is available to individual entrepreneurs and sole proprietors, both existing and new-to-bank customers, and is live across 3300+ gold-loan-enabled branches.

Eligible customers can avail over the counter (OTC) disbursement on the same day, with funds credited directly to their bank account. Loan amounts range from Rs. 50,000 up to Rs. 1 crore, based on eligibility and internal policies. Documentation requirements are limited to KYC, Udyam Registration or Assist Certificate, and ITR or GST registration. The facility operates as an overdraft against gold jewellery, with borrowers required to service only the monthly interest.

The product offers a loan-to-value (LTV) of up to 82%, which is higher than typical industry offerings, while remaining fully compliant with regulatory guidelines. This enhanced LTV is backed by Axis Bank's robust risk management frameworks, disciplined customer segmentation, and stringent gold valuation and collateral monitoring processes. Together, these elements enable faster credit access while ensuring portfolio discipline.

*Commenting on the launch, **Bipin Saraf, Group Executive & Head- Bharat Banking at Axis Bank**, said, "Small businesses are central to India's economic momentum, yet timely access to working capital remains a persistent challenge. Our Gold Loan for MSMEs is designed to address this gap by combining the strength of secured lending with speed, flexibility, and a simplified branch-led experience. By leveraging robust risk management frameworks and disciplined underwriting, we are able to extend higher loan eligibility against gold within prudent limits, enabling MSMEs to meet their business needs without disruption."*

The launch comes amid a broader shift in India's credit landscape, where secured lending and MSME financing are emerging as key growth drivers. Rising gold prices, combined with banks' increasing focus on secured portfolios and MSMEs' need for fast, short-tenure liquidity, have significantly expanded the relevance of gold-backed business credit.

With this initiative, Axis Bank reinforces its commitment to supporting MSMEs with secured, high-quality credit solutions that respond to evolving business needs while aligning with the changing dynamics of India's credit growth.