## Annexure to circular no 2023/adv/16 dated 15.04.2023

For Internal Circulation Only

S No		Description	rate of interest wef 21.04.2023			
1	KCC Including Fisheries & Animal Husbandry, poultry)					
	Up to 3 lakh ( only re		7.00 %			
	Up to 3 lakh ( irregula	ar account)	11.00 %			
	Above 3 Lakhs		11.00 %			
	KCC maintenance acc	ount	11.00 %			
2	NRLM	ount	11.00 %			
-	NRLM upto 5Lakhs		7.00%			
	NRLM Above 5 Lakhs		12.00%			
3	- Agriculture Loan/Allied Agriculture Loan (including Govt. Sponsored schemes     - Individual/Self Help Groups( on lending including WSHG/SHG/JLG)					
	(i) Upto Rs 2.00 Lakh	/-	11.50 %			
	(ii) Above Rs 2.00 Lal		11.75 %			
		n Machines i.e. Tractor, Power	11.75 %			
		rvester & accessories etc.				
4	SME Cash Credit Lin		ll Industries/Transport (other than			
	ABL) (i) upto Rs 10.00 Lak	h	11.75%			
	(ii) Above Rs 10.00 Lak	Group 1 : CIBIL Score 750 &	11.75%			
	Lakh upto Rs 50.00	above	11.2570			
	Lakh	Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	11.50 %			
		Group 3 : All other cases other than Group 1 & 2	12.25 %			
	(iii) Above Rs 50.00 L		Rebate of 0.25% will be available in each above group.			
5	<ul> <li>Note : For loan amount more than Rs 10.00 lakh,</li> <li>a. Concession of 0.75 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more</li> <li>b. Concession of 0.50% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.</li> <li>c. Concession of 0.25% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .</li> <li>d. For loan above Rs 50.00 lakh- If the unit is in existence for minimum three years, is in profit for three years and 60% of the sale proceeds is routed through bank account will also be eligible for additional concession of 0.25% in interest rates.</li> <li>SME Term Loan( Direct-Small Business/Small Industries/Transport-including covered under</li> </ul>					
	CGFMU , including		11 500/			
	(i) upto Rs 10.00 Lak		11.50%			
	(ii) Above Rs 10.00 Lakh upto Rs 50.00	Group 1 : CIBIL Score 750 & above	11.00 %			
	Lakh	Group 2 : CIBIL Score 700 to 749( including -1 & 101 to 200)	11.25 %			
		Group 3 : All other cases other than Group 1 & 2	12.00 %			
		ulan Group 1 & 2				
	(iii) Above Rs 50.00 L		Rebate of 0.25% will be available in each above group.			

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	less than 100% of t c. Concession of 0.2 50% and less than d. For loan above R three years and 600 additional concessi	0% will be availa he loan amount 5% will be availa 75% of the loan a s 50.00 lakh- If th % of the sale proc	ble, if the realizable of amount le unit is in existence ceeds is routed throu	value of collateral security is upto 75 % and value of collateral security is more than for minimum three years, is in profit for gh bank account will also be eligible for	
6	GECL Scheme		9.25%		
	GECL 1.0 Scheme (0 26.06.2020)	Lircular No.2020	/adv/30 dt	5.2570	
	GECL 3.0 Scheme(C 27.05.2021)	Circular No.2021/	9.25%		
	GECL 4.0 Scheme(0 27.07.2021)	Circular No.2021/	′adv/15 dt	7.50%	
7	PM-SVAnidhi (Circ 28.08.2020)	ular No.2020/adv	/46 dt	11.00%	
8	Doctor Plus			0.50% and 1.00 % rebate will be available on all Groups as per the SME Cash Credit/Term Loan respectively	
9	SME Cash Credit I	imit & Term Loa	an( Government Spo	onsored Scheme-Small Business/Small	
-	Industries/Trans	port)			
	(i) upto Rs 5.00 Lal		States and states	12.25 %	
	(ii) above Rs 5.00 I			12.50%	
10	MSSY(Mukhyaman No.2021/adv/32 d	t 20.08.2021)	ar Yojna) (Circular	10.50 %	
11	<b>General Purpose</b>			12.50 %	
12	Personal Loan- Sal			12.00 %	
		Loan against salary- TL/OD with reducing DP to P (PAI provided by bank)		12.50%	
13	Personal Loan(TL) Salary	CIBIL Scor	e 700 & above	13.00 %	
	from other Banks.	CIBIL Score below 700		14.00 %	
14	MOU Based Perso			10 50 0/	
	(i) Overdraft		based personal loan		
	Limit.	Clarificat	aried employee. (For ion refer Circular no		
			/15 dt. 15.04.2020.) based personal loan	11.75 %	
		scheme for salaried employee.			
	(ii) Term Loan	Scheme 10	i salarieu employee.	10.75 %	
15	Loan against	For LAP agains	t residential Prope		
15	Mortgage of Property (Under TL/Reducing DP Only)	Govt./PSU Emp		10.60 %	
		operty nder Businessman ./Reducing	CIBIL Score 750 & above	11.25%	
			CIBIL Score below 750	11.75 %	
		For LAP against Commercial Prop		perty	
		Govt. PSU Em		10.60%	
		Business man	CIBIL score 750		
	Survey and the		& Above	11.50%	
			CIBIL score below 750	12.00%	

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16					and the second se		
17	Loan against Pension       11.75 %         Concession of 0.50% will be available retired staff of UGB drawing pension       branch					nsion fron	
18	Housing Loan - Fixed Rate of Interest - (Repayment maximum 180 months) including loan under Naveen Sarlikrit Avaas Yojna						
	(i) upto Rs		Lakh	9.45%			
	(ii) Above H			9.55%			
19	Housing Loan - Floating I	Rate of	Interest ( repaymen	t maximum 30 year	rs)		
	Loan amount			Cibil score	Salaried	Non salaried	
				800 & above	8.85%	9.05%	
	Upto Rs, 30 Lakh			750 to 799	9.00%	9.20%	
	Additional concession of	f 0.10 %	will be provided	700 to 749	9.10%	9.30%	
	for loan upto Rs 25.00 la			650 to 699	9.20%	9.45%	
				Below 650	9.35%	9.85%	
				800 & above	8.80%	9.00%	
				750 to 799	9.00%	9.20%	
	Above Rs. 30 Lakh			700 to 74	9.10%	9.30%	
				650 to 699	9.35%	9.60%	
					9.50%	9.85%	
20	Note: Concession of 0.02 ROI For CIBIL Score of (- Salaried Person will be tree Non-Salaried will be treate Rate of Interest under He loan rates. Purchase of Plot of land	-1 & 101 eated at ted at pa Iome Lo	t <b>to 200 )</b> par with Score 700-74 r with Score below 65 <b>an- Tribal Plus will l</b>	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	r housinį	
20	ROI For CIBIL Score of (- Salaried Person will be tree Non-Salaried will be treate Rate of Interest under He	-1 & 101 eated at ted at pa lome Lo	t <b>to 200 )</b> par with Score 700-74 r with Score below 65 <b>an- Tribal Plus will l</b>	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	r housing	
20	ROI For CIBIL Score of (- Salaried Person will be tree Non-Salaried will be treate Rate of Interest under He loan rates. Purchase of Plot of land (a)For First Five Years:	-1 & 101 eated at ted at pa lome Lo	t <b>to 200 )</b> par with Score 700-74 r with Score below 65 <b>an- Tribal Plus will l</b>	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	ır housinş	
20	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land from the formation of the second se	-1 & 101 eated at ted at pa lome Lo for con Fixed laried	to 200 ) par with Score 700-74 r with Score below 65 pan- Tribal Plus will I struction of a Dwelli Non-Salaried	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	r housinį	
20	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land(a) For First Five Years:CIBIL Score800 and above9.2	-1 & 101 eated at ted at pa lome Lo for con Fixed laried	to 200 ) par with Score 700-74 r with Score below 65 an- Tribal Plus will I struction of a Dwelli Non-Salaried 9.35%	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	r housing	
20	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land if(a) For First Five Years:CIBIL Score800 and above9.1750 to 7999.1	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30%	to 200 ) par with Score 700-74 r with Score below 65 pan- Tribal Plus will I struction of a Dwelli Non-Salaried 9.35% 9.45%	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	ar housing	
20	ROI For CIBIL Score of (-1)Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Heleloan rates.Purchase of Plot of land(a) For First Five Years:CIBIL Score800 and above9.1750 to 7999.1700 to 7499.1	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30%	to 200 ) par with Score 700-74 r with Score below 65 an- Tribal Plus will I struction of a Dwelli 9.35% 9.45% 9.55%	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	r housing	
20	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land if(a) For First Five Years:CIBIL Score800 and above9.1750 to 7999.2650 to 699*9.1	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30%	to 200 ) par with Score 700-74 r with Score below 65 pan- Tribal Plus will I struction of a Dwelli Non-Salaried 9.35% 9.45%	49 50-699 <b>5e 0.20% higher th</b> a	an the regula	r housin	
20	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land if(a)For First Five Years:CIBIL Score800 and above9.1750 to 7999.2700 to 7499.3650 to 699*9.4Below 650**9.5Concession of 0.05% vInterest rate if house compremium of @ 4.00% vnot completed and a constipulated period of 5 yeROI For CIBIL Score of	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30% .40% .60% .70% will be constru will be popletic rears fro f (-1 &	I to 200 )         par with Score 700-74         r with Score below 65         an- Tribal Plus will I         struction of a Dwelli         struction of a Dwelli         9.35%         9.45%         9.55%         9.85%         10.35%         available to women         ction is not comple         added to the final r         on certificate is not s         om the date of first d         101 to 200 ) :	n ted within 5 years ate ,in case the con ubmitted by borro isbursement	<i>: An additio</i>	nal house is	
	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land it(a) For First Five Years:CIBIL Score800 and above9.1750 to 7999.2700 to 7499.3650 to 699*9.4Below 650**9.5Concession of 0.05% winterest rate if house of premium of @ 4.00% wind the period of 5 yearsROI For CIBIL Score of *Salaried Person:- will be **Non-Salaried:- will be to the period of the perio	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30% .40% .60% .70% will be constru will be constru will be constru will be constru will be	I to 200 )         par with Score 700-74         r with Score below 65         an- Tribal Plus will I         struction of a Dwelli         struction of a Dwelli         9.35%         9.45%         9.55%         9.85%         10.35%         available to women         ction is not complete         added to the final r         on certificate is not s         om the date of first d         101 to 200 ):         at par with Score 700	n ted within 5 years ate ,in case the con ubmitted by borro isbursement	<i>: An additio</i>	nal house is	
20	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land if(a) For First Five Years:CIBIL Score800 and above9.3750 to 7999.4650 to 699*9.4Below 650**9.5Concession of 0.05% winterest rate if house of premium of @ 4.00% winot completed and a constipulated period of 5 yeeROI For CIBIL Score of *Salaried Person:- will be **Non-Salaried:- will be thome Top- Up Loan	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30% .40% .60% .70% will be constru will be constru will be constru will be constru will be	I to 200 )         par with Score 700-74         r with Score below 65         an- Tribal Plus will I         struction of a Dwelli         struction of a Dwelli         9.35%         9.45%         9.55%         9.85%         10.35%         available to women         ction is not complete         added to the final r         on certificate is not s         om the date of first d         101 to 200 ):         at par with Score 700	n ted within 5 years ate ,in case the con ubmitted by borro isbursement	<i>: An additio</i> astruction of wers within	nal house is	
	ROI For CIBIL Score of (-:Salaried Person will be treatedNon-Salaried will be treatedRate of Interest under Helloan rates.Purchase of Plot of land it(a) For First Five Years:CIBIL Score800 and above9.1750 to 7999.2700 to 7499.3650 to 699*9.4Below 650**9.5Concession of 0.05% winterest rate if house of premium of @ 4.00% wind the period of 5 yearsROI For CIBIL Score of *Salaried Person:- will be **Non-Salaried:- will be to the period of the perio	-1 & 101 eated at ted at pa lome Lo for con Fixed laried .20% .30% .40% .60% .70% will be constru will be constru will be constru will be constru will be	I to 200 )         par with Score 700-74         r with Score below 65         an- Tribal Plus will I         struction of a Dwelli         struction of a Dwelli         9.35%         9.45%         9.55%         9.85%         10.35%         available to women         ction is not complete         added to the final r         on certificate is not s         om the date of first d         101 to 200 ):         at par with Score 700	n ted within 5 years ate ,in case the con ubmitted by borro isbursement	r: An addition astruction of wers within	nal house is the	

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22	Car Loan- New C	ar for persona						
		For Sala	ried Class		salaried Class			
	CIBIL Score Loan Tenure			Loar	n Tenure			
		Up to 5 yrs.	Above 5 Yrs.	Up to 5 yrs.	Above 5 Yrs.			
	775 and above	8.75%	8.90%	8.85%	8.95%			
	750 to 774	8.90 %	9.00%	8.90%	9.05%			
	700 to749*	9.15%	9.25%	9.25%	9.35%			
	Below 700 **	9.60 %	9.70%	9.85%	10.10%			
	ROI for CIBIL Sco * For salaried Pers ** For Non-salarie Concession of 0.2	son at par with d Person at par	Score 700-749 with Score 650-	699	n for Electric Vehicl	es		
23	Car Loan- Old Ca	r for personal	use					
		BIL Score 775 8	the second s		9.75%			
	C	IBIL Score 750	to 774		9.90%			
	CIBIL Score 700-7				10.15%			
	CIBIL Score 650-6	99			10.60%			
	ROI for CIBIL Scor	e of (-1, 100 to	200) will be trea	ated				
	* For salaried Pers							
	** For Non-salarie			699				
24	Two wheeler Loa							
- 1	CIBIL Score 750 &			10.00%				
	CIBIL Score 700-7			10.25%				
	CIBIL Score 650-6			10.75%				
	ROI for CIBIL Score of (-1 & 101-200) will be treated at par with 700-749							
	Concession of 0.25% in interest rate will be available for loan for Electric Vehicles							
25	Navjeevan Grah U		and the second se		11.80 %			
26	Demand Loan again		e 0.75%	0.75% higher than the interest paid on				
	purpose) Demand Loan against Bank Security(for SME purpose)				security 0.75% higher than the interest paid on			
		nst Bank Securi	ty(for SME purpo	ose) 0.75%	•	erest paid on		
					security 6 higher than the inte			
	Demand Loan again	nst Bank Securi	ty(for other purp	oose) 0.75%	security 6 higher than the inte security 6 higher than the inte	erest paid on		
27	Demand Loan agair Demand Loan agair	nst Bank Securi st Bank Securit	ty(for other purp y to Third Party	oose) 0.75%	security 6 higher than the inte security	erest paid on		
27 28	Demand Loan agair Demand Loan agair Demand loan again	nst Bank Securi st Bank Securit	ty(for other purp y to Third Party	oose) 0.75%	security 6 higher than the inte security 6 higher than the inte security	erest paid on		
	Demand Loan again Demand Loan again Demand loan again Demand loan agai <b>Education Loan</b>	nst Bank Securi st Bank Securit nst LIC Policy/I	ty(for other purp y to Third Party	oose) 0.75%	security 6 higher than the inte security 6 higher than the inte security	erest paid on		
	Demand Loan again Demand Loan again Demand loan again Demand loan agai	nst Bank Securi st Bank Securit nst LIC Policy/I	ty(for other purp y to Third Party KVP/NSC	0.75% 2.00%	security 6 higher than the intersecurity 6 higher than the intersecurity 12.40 % 12.00%	erest paid on erest paid on		
	Demand Loan again Demand Loan again Demand loan again Demand loan agai <b>Education Loan</b> (i) Upto Rs 4 Lakh	nst Bank Securi st Bank Securit nst LIC Policy/I Lakh upto Rs 7	ty(for other purp y to Third Party KVP/NSC	0.75% 2.00% 10.90% (0.50	security 6 higher than the intersecurity 6 higher than the intersecurity 12.40 % 12.00%	erest paid on erest paid on girl student)		
	Demand Loan again Demand Loan again Demand loan again Demand loan again Demand loan agai <b>Education Loan</b> (i) Upto Rs 4 Lakh (ii) Above Rs 4.00 (iii) Above 7.50 Lak For student's com	nst Bank Securi st Bank Securit nst LIC Policy/I Lakh upto Rs 7 kh	ty(for other purp y to Third Party KVP/NSC .50 Lakh	0.75% 2.00% 2.00% 10.90% (0.50 10.7%	security 6 higher than the intersecurity 6 higher than the intersecurity 6 higher than the intersecurity 12.40 % 12.00% % % rebate in case of g	erest paid on erest paid on girl student) case of girl , & studying		
	Demand Loan again Demand Loan again Demand loan again Demand loan again Demand loan agai <b>Education Loan</b> (i) Upto Rs 4 Lakh (ii) Above Rs 4.00 (iii) Above 7.50 Lak For student's com	nst Bank Securi st Bank Securit nst LIC Policy/I Lakh upto Rs 7 kh	ty(for other purp y to Third Party KVP/NSC .50 Lakh	0.75% 2.00% 2.00% 10.90% (0.50 10.7%	security 6 higher than the intense security 6 higher than the intense security 12.40 % 12.00% % % rebate in case of g 0% (0.50% rebate in student)	erest paid on erest paid on girl student) case of girl , & studying		

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	SME Gold Loan		9.50%				
1	For Personal Purpose		9.50% 9.00% 16.40%				
	Gold loan with Bullet repaym	ient					
30	Clean Overdraft						
31	Term Loan for Establishment of Solar Power Plants						
		For existing customers/ connections MSME units	For new custome connections MSME				
	CIBIL Score 750 & Above	9.75 %	10.00 %				
	CIBIL Score 700 to 749 ( including -1 & 101 to 200 )	10.00%	10.25%				
	CIBIL Score below 700	10.25%	10.50 %				
32	Asset Backed Loans (ABL)						
	Group 1 : CIBIL Score 750 &		10.60%				
	Group 2 : CIBIL Score 700 to	0)	10.85%				
	Group 3 : All other cases other than Group 1 & 2						
	For Loan amount above Rs 50.00 Lakh Rebate of 0.25% will be available in each above group.						
	Note: . For loan above Rs 50.00 lakh- If the unit is in existence for minimum three years, is in profit for three years and 60% of the sale proceeds is routed through bank account will also be eligible for additional concession of 0.25% in interest rates. As per approval by the Board of Directors, additional concession upto 0.50% may be permitted by General Manager (Network) on case to case basis on the merits of the proposal.						

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