

S No	Description	rate of interest wef 21.04.2023
1	KCC Including Fisheries & Animal Husbandry, poultry)	
	Up to 3 lakh (only regular account)	7.00 %
	Up to 3 lakh (irregular account)	11.00 %
	Above 3 Lakhs	11.00 %
	KCC maintenance account	11.00 %
2	NRLM	
	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 Lakh	11.75 %
	Term Loan for Farm Machines i.e. Tractor, Power Triller, Combine Harvester & accessories etc.	11.75 %
4	SME Cash Credit Limit - Direct - Small Business/Small Industries/Transport (other than ABL)	
	(i) upto Rs 10.00 Lakh	11.75%
	(ii) Above Rs 10.00 Lakh upto Rs 50.00 Lakh	Group 1 : CIBIL Score 750 & above 11.25%
		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 Lakh	Rebate of 0.25% will be available in each above group.
	<p>Note : For loan amount more than Rs 10.00 lakh,</p> <p>a. Concession of 0.75 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more</p> <p>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.</p> <p>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 .</p> <p>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.</p>	
5	SME Term Loan(Direct-Small Business/Small Industries/Transport-including covered under CGFMU , including School Plus)	
	(i) upto Rs 10.00 Lakh	11.50%
	(ii) Above Rs 10.00 Lakh upto Rs 50.00 Lakh	Group 1 : CIBIL Score 750 & above 11.00 %
		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 %
	(iii) Above Rs 50.00 Lakh	Rebate of 0.25% will be available in each above group.
	Loan for construction equipments	1 % higher in each group
	<p>Note : For loan amount more than Rs 10.00 lakh,</p> <p>a. Concession of 0.75 % will be available, if the realizable value of collateral security is 100 % of the</p>	

	loan amount or more 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 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 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.		
6	GECL Scheme		
	GECL 1.0 Scheme (Circular No.2020/adv/30 dt 26.06.2020)		9.25%
	GECL 3.0 Scheme(Circular No.2021/adv/20 dt 27.05.2021)		9.25%
	GECL 4.0 Scheme(Circular No.2021/adv/15 dt 27.07.2021)		7.50%
7	PM-SVAnidhi (Circular No.2020/adv/46 dt 28.08.2020)		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 Limit & Term Loan(Government Sponsored Scheme-Small Business/Small Industries/Transport)		
	(i) upto Rs 5.00 Lakh		12.25 %
	(ii) above Rs 5.00 Lakh		12.50%
10	MSSY(Mukhyamantri Soar Swarojgar Yojna) (Circular No.2021/adv/32 dt 20.08.2021)		10.50 %
11	General Purpose Credit Card		12.50 %
12	Personal Loan- Salary from our Bank TL/Reducing OD		12.00 %
	Loan against salary- TL/OD with reducing DP to Police (PAI provided by bank)		12.50%
13	Personal Loan(TL) Salary from other Banks.	CIBIL Score 700 & above	13.00 %
		CIBIL Score below 700	14.00 %
14	MOU Based Personal Loan.		
	(i) Overdraft Limit.	Revised MOU based personal loan scheme for salaried employee. (For Clarification refer Circular no 2020/ADV/15 dt. 15.04.2020.)	10.50 %
		Old MOU based personal loan scheme for salaried employee.	11.75 %
	(ii) Term Loan		10.75 %
15	Loan against Mortgage of Property (Under TL/Reducing DP Only)	For LAP against residential Property	
		Govt./PSU Employee	10.60 %
		Businessman	CIBIL Score 750 & above
			CIBIL Score below 750
			11.75 %
		For LAP against Commercial Property	
		Govt. PSU Employee	10.60%
		Business man	CIBIL score 750 & Above
			CIBIL score below 750
			11.50%
			12.00%

16	High Value LAP	13.00 %		
17	Loan against Pension	11.75 % Concession of 0.50% will be available for retired staff of UGB drawing pension from branch		
18	Housing Loan - Fixed Rate of Interest -(Repayment maximum 180 months) including loan under Naveen Sarlikrit Avaas Yojna			
	(i) upto Rs 25.00 Lakh	9.45%		
	(ii) Above Rs 25.00 Lakh	9.55%		
19	Housing Loan - Floating Rate of Interest (repayment maximum 30 years)			
	Loan amount	Cibil score	Salaried	Non salaried
	Upto Rs, 30 Lakh Additional concession of 0.10 % will be provided for loan upto Rs 25.00 lakh	800 & above	8.85%	9.05%
		750 to 799	9.00%	9.20%
		700 to 749	9.10%	9.30%
		650 to 699	9.20%	9.45%
		Below 650	9.35%	9.85%
	Above Rs. 30 Lakh	800 & above	8.80%	9.00%
		750 to 799	9.00%	9.20%
		700 to 74	9.10%	9.30%
		650 to 699	9.35%	9.60%
		Below 650	9.50%	9.85%
	Note: Concession of 0.05% will be provided to women. ROI For CIBIL Score of (-1 & 101 to 200) Salaried Person will be treated at par with Score 700-749 Non-Salaried will be treated at par with Score below 650-699 Rate of Interest under Home Loan- Tribal Plus will be 0.20% higher than the regular housing loan rates.			
20	Purchase of Plot of land for construction of a Dwelling Unit			
	(a)For First Five Years: Fixed			
	CIBIL Score	Salaried	Non-Salaried	
	800 and above	9.20%	9.35%	
	750 to 799	9.30%	9.45%	
	700 to 749	9.40%	9.55%	
	650 to 699*	9.60%	9.85%	
	Below 650**	9.70%	10.35%	
	Concession of 0.05% will be available to women Interest rate if house construction is not completed within 5 years: An additional premium of @ 4.00% will be added to the final rate ,in case the construction of house is not completed and a completion certificate is not submitted by borrowers within the stipulated period of 5 years from the date of first disbursement ROI For CIBIL Score of (-1 & 101 to 200) : *Salaried Person:- will be treated at par with Score 700-749 **Non-Salaried:- will be treated at par with Score 650-699			
21	Home Top- Up Loan			
	For Priority Sector	As per Home Loan Interest		
	For Non-Priority Sector	0.50% above from Home Loan		

22	Car Loan- New Car for personal use including SME/Agri. Car loan Scheme				
	CIBIL Score	For Salaried Class		For Non-salaried Class	
		Loan Tenure		Loan 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%
23	700 to 749*	9.15%	9.25%	9.25%	9.35%
	Below 700 **	9.60 %	9.70%	9.85%	10.10%
	ROI for CIBIL Score of (-1 & 101 to 200) will be treated				
	* For salaried Person at par with Score 700-749				
	** For Non-salaried Person at par with Score 650-699				
	Concession of 0.25% in interest rate will be available for loan for Electric Vehicles				
24	Car Loan- Old Car for personal use				
	CIBIL Score 775 & above				9.75%
	CIBIL Score 750 to 774				9.90%
	CIBIL Score 700-749				10.15%
	CIBIL Score 650-699				10.60%
	ROI for CIBIL Score of (-1, 100 to 200) will be treated				
25	* For salaried Person at par with Score 700-749				
	** For Non-salaried Person at par with Score 650-699				
	Two wheeler Loan for Personal Use -				
	CIBIL Score 750 & above				10.00%
	CIBIL Score 700-749				10.25%
	CIBIL Score 650-699				10.75%
26	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				
	Navjeevan Grah Urja Yojna (Solar Energy)				11.80 %
	Demand Loan against Bank Security(for Agriculture purpose)				0.75% higher than the interest paid on security
	Demand Loan against Bank Security(for SME purpose)				0.75% higher than the interest paid on security
	Demand Loan against Bank Security(for other purpose)				0.75% higher than the interest paid on security
27	Demand loan against Bank Security to Third Party				2.00% higher than the interest paid on security
	Demand loan against LIC Policy/KVP/NSC				12.40 %
	Education Loan				
	(i) Upto Rs 4 Lakh				12.00%
	(ii) Above Rs 4.00 Lakh upto Rs 7.50 Lakh				10.90% (0.50 % rebate in case of girl student)
	(iii) Above 7.50 Lakh				10.70% (0.50% rebate in case of girl student)
28	For student's completion of course through NEET, CLAT, IIT, IIM, IIFT, IISC, XLRI, NIT, & studying MBBS/MD/MS, an additional rebate of 2.00% will be given., subject to minimum of 8.50%				
	Gold Loan				
	Agriculture Gold Loan				9.50%

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