



उत्तर बिहार ग्रामीण बैंक Uttar Bihar Gramin Bank

ग्रामीण उत्थान के लिए वचनबद्ध

COMMITTED FOR RURAL UPLIFTMENT

Gold Loan (Personal)

Purpose	To meet urgent personal expenses like marriage / medical / educational needs etc. other than agriculture
Eligibility	Above 18 Years
Quantum of Finance	Rs. 10,000/- to Rs. 20,00,000/- Based on value of gold per gram assessed and determined by the Bank.
Nature of facility	Demand Loan
Margin	30%
Rate of Interest	Click here for Rate of Interest
Repayment	Maximum 12 months
Security	Gold Ornaments or Gold Coins (Maximum 50 grams)sold by Banks
Prepayment	No prepayment Charges

Gold Loan (Agriculture)

Purpose	To enable farmers to quickly meet their crop production and investment credit needs for agriculture and allied activities against pledge of ornaments and gold coins.
Eligibility	Above 18 Years Engaged in Agriculture or allied activities
Quantum of Finance	Upto Rs. 20,00,000/- Based on value of gold per gram assessed and determined by the Bank.
Nature of facility	Demand Loan / Cash Credit / Overdraft / Term Loan
Margin	CC or loan upto 1 year - 30% Term Loan or loan beyond 1 year - 40%
Rate of Interest	Click here for Rate of Interest
Repayment	CC OD – Maximum 5 years in line with KCC Demand Loan – Maximum 18 months Term Loan – Maximum 5 years.
Security	Gold Ornaments or Gold Coins (Maximum 50 grams)sold by Banks
Prepayment	No prepayment Charges

* Gold Loan Schemes are currently operational in **Darbhanga, Muzaffarpur, Gopalganj, Purnea, Siwan** districts only. More districts are to be added to be soon.