

उत्तर बिहार ग्रामीण बैंक  
प्रधान कार्यालय, कलमबाग चौक,  
मुजफ्फरपुर, बिहार, 842 001



**Uttar Bihar Gramin Bank**

HEAD OFFICE, KALAMBAGH CHOWK,  
MUZAFFARPUR, BIHAR, 842 001

(Sponsored By :: Central Bank of India )

**Loan / Over Draft against Bank Term deposit & Approved securities**

<b>Purpose</b>	Payable for all social and legal works
<b>Eligibility:</b>	All account holders
<b>Nature</b>	Demand loan / Over Draft both facilities are available
<b>Margin</b>	<ul style="list-style-type: none"><li>▪ 10 % against Bank Term Deposit</li><li>▪ Against LIC : 10% of surrender value</li><li>▪ Against NSC, KVP : 40% of face value</li></ul>
<b>Interest Rate</b>	<ul style="list-style-type: none"><li>▪ Against Banks term Deposit 1% more than applicable rate</li><li>▪ Against approved other security 12.5 %</li></ul>
<b>KYC</b>	Mandatory

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