



# उत्तर बिहार ग्रामीण बैंक Uttar Bihar Gramin Bank

ग्रामीण उत्थान के लिए वचनबद्ध

COMMITTED FOR RURAL UPLIFTMENT

## Rate of interest on Loans and Advances for public

SN	Scheme	ROI
1.	Vehicle Loan for personal use	For Salaried Borrower – 8.00 – 8.25 % p.a. For Non Salaried borrower – 8.10 – 8.25 % p.a. (Based on CIC Score)
2.	House Building Advance	7.60 % to 8.00% p.a. (Based on CIC Score)
3.	Mortgage Personal	Fresh Term Loan– 9.00% - 10.00 % p.a. (based on Credit Risk Premium)  Existing Overdraft A/C (Renewal only) – 12.00% p.a.
4.	Mortgage Business	Overdraft – 9.00% p.a. Term Loan – 9.00% p.a. – 9.50% p.a. (Based on Tenure Premium)
5.	SRTO (Commercial Vehicle)	11.00% p.a.
6.	UBGB Pahal (New Business)	9.00 % p.a.
7.	UBGB Udyog (Existing Business)	8.00% to 8.25% p.a. (Based on CIC Score)
8.	Gold Loan (Personal)	12.00 % p.a.
9.	Gold Loan (Agriculture)	KCC- Upto Rs. 3,00,000/- - 7.00 % p.a. Above Rs. 3,00,000/- - 12.00 % p.a.  KCC (Overdue Accounts) Upto Rs. 3,00,000/- - 12.00 % p.a. Above Rs. 3,00,000/- - 13.00 % p.a.  Allied activity – 11.00%
10.	Doctor Plus	10.00 % p.a.
11.	Personal Loan for salaried Employees	10.50 % p.a.
12.	Personal Loan to Pensioners	10.50 % p.a.
13.	Agriculture	11.00 % p.a.
14.	KCC (Regular Account)	Upto Rs. 3,00,000/- - 7.00 % p.a. Above Rs. 3,00,000/- - 12.00 % p.a.
15.	KCC (Overdue Account)	Upto Rs. 3,00,000/- - 12.00 % p.a. Above Rs. 3,00,000/- - 13.00 % p.a.
16.	Farm Mechanization (including purchase of tractors)	11.00 % p.a.
17.	Dairy	11.00 % p.a.
18.	Fishery Credit Card	11.00 % p.a.
19.	SHG	12.50 % p.a.

20.	NULM	12.50 % p.a.
21.	JLG Business Model	14.50 % p.a.
22.	SME	Upto 50,000/- - 11.00 % p.a. Above 50,000/- - 12.00 % p.a.
23.	PMEGP	12.00 % p.a.
24.	Cash Credit	12.00 % p.a.
25.	Weavers Credit Card	11.00 % p.a.
26.	GCC	11.00 % p.a.
27.	SCC	11.00 % p.a.
28.	Pradhan Mantri Mudra Yojna (Shishu)	11.50 % p.a.
	Pradhan Mantri Mudra Yojna (Kishore)	12.00 % p.a.
	Pradhan Mantri Mudra Yojna (Tarun)	12.00 % p.a.
29.	PMFME	9.00% p.a.
30.	Stand UP India	12.50 % p.a.
31.	Pradhan Mantri Awas Yojana (Urban and Rural)	10.00 % p.a.
32.	Education Loan	11.00 % p.a.
33.	OPS – Other	12.00 % p.a.
34.	NPS – Loan against NSC, KVP, LIC, Policy, Consumer Loan	12.50 % p.a.
35.	NPS – TOD in SB & CD	18.00 % p.a.
36.	NPS – Non Approved Schemes	13.00 % p.a.
37.	Overdraft / Demand Loan against our Bank's Time Deposit in Borrowers name	1.00% p.a. above the Rate of Interest on deposit
38.	Overdraft / Demand Loan against our Bank's Time Deposit in the name of 3 <sup>rd</sup> party	As per sector wise purpose