

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)

Joint Liability Group	
Purpose/ Objective	<ul style="list-style-type: none">• To provide hassle free credit to farmers, Oral lessees, Share Croppers, Tenant farmers /Micro Entrepreneurs /Artisans involved in non-farming activities.• A group of 4-10 persons willing to avail loan on mutual guarantee.
Types of Loan	Cash Credit /Term loans
Loan Limit	Maximum Rs.50000/- per person
Margin & Security	Not required
Personal Accidental Insurance	Purpose wise individually
Crop Insurance	<ul style="list-style-type: none">• Coverable under National Agricultural Insurance Scheme• Mandatory
Interest Rate	11.50% (subject to change) chargeable half yearly for Agricultural sector and monthly for non-
KYC	Mandatory