



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	Revised ROI w.e.f 17.06.2023
1.	Housing Loan (Apna Ghar)	8.10% - 8.85%
2.	Housing Loan (PMAY urban and Rural)	8.10% - 8.85%
3.	Vehicle Loan for personal use	Salaried Borrower - 8.50% - 9.00% Non Salaried Borrower - 8.60% - 9.00%
4.	Mortgage (Personal)(Term Loan)	11.00% - 12.00% (Based on Credit Risk Premium)
5.	Mortgage (Personal)(Overdraft)	12.00%
6.	Mortgage (Business)(Term Loan)	10.50% - 11.00% (Based on Tenure Premium)
7.	Mortgage (Business)(Overdraft)	10.50%
8.	Gold Loan Personal	12.00%
9.	Gold Loan Agriculture (other than KCC)	11.00%
10.	Gold Loan Agriculture (KCC)	Regular Account Upto Rs. 3,00,000/- - 7.00 % p.a. Above Rs. 3,00,000/- - 12.00 % p.a. Overdue Account Upto Rs. 3,00,000/- - 12.00 % p.a. Above Rs. 3,00,000/- - 13.00 % p.a.
11.	Demand Loan / Overdraft against Government Securities	12.50%
12.	Demand Loan / Overdraft against Bank's Term Deposit in borrower's name	1% above MMDC
13.	Demand Loan / Overdraft against Bank's Term Deposit in the name of third party	As per sector wise purpose
14.	Demand Loan against LIC	12.00%
15.	Education Loan (Public & Staff)	11.00%
16.	Personal Loan (Public & Staff)	10.75%
17.	Personal Loan to retired staff	10.75%
18.	Overdraft (General)	12.00%
19.	Cash Credit (JLG)	12.00%
20.	General Cash Credit (SME)	12.00%
21.	Doctor Plus (TL & CC)	10.00%
22.	PMFME	9.00%
23.	General Credit Card	11.00%
24.	Mudra - Shishu	11.50%
25.	Mudra - Kishore	12.00%
26.	Mudra - Tarun	12.00%

27.	Weaver's Credit Card	11.00%
28.	NRLM	11.50%
29.	NULM	12.50%
30.	UBGB Pahal	10.00%
31.	UBGB Udyog	CIC score 700 & Above - 9.25% CIC 601 – 700 - 9.50%
32.	UBGB GST	9.50%
33.	PMEGP	12.00%
34.	PM Svanidhi	11.00%
35.	Swarojgar Credit Card (SCC)	11.00%
36.	SME Term Loan	12.00%
37.	SRTO	11.00%
38.	Stand UP India	12.50%
39.	UGECL	9.50%
40.	Agri Business / Agri Clinic	11.00%
41.	Farm mechanization	11.00%
42.	Loan for Tractor / Harvester etc.	11.00%
43.	Fishries / Goatery / Poultry	11.00%
44.	KCC / JLG KCC / KCCAF/ KCCAH	Regular Account Upto Rs. 3,00,000/- - 7.00 % p.a. Above Rs. 3,00,000/- - 12.00 % p.a. Overdue Account Upto Rs. 3,00,000/- - 12.00 % p.a. Above Rs. 3,00,000/- - 13.00 % p.a.
45.	Dairy (IDDS / DEDS)	12.00%
46.	UBGB Dairy	12.00%
47.	Rural Godown / Cold Storage	11.00%
48.	Agriculture	11.00%
49.	AIF	9.00%
50.	JLG Business Model	14.50%
51.	OPS other	12.00%
52.	NPS Non approved schemes	13.00%