S. No.	Description		अनुलग्नक "अ" (w.e.f. 21.07.2025)
1	**KCC (Kisan Credit Card)**		
	Up to Rs. 3.00 Lakhs (Only Regular Account)		7.00%
	Up to Rs. 3.00 Lakhs (Irregular Account)		11.00%
	Above Rs. 3.00 Lakhs (Only Regular Account)		11.00%
	Above Rs. 3.00 Lakhs (Irregular account)		13.00%
	KCC Maintenance (Consumption) Account		11.00%
2	**KCC - AH / Poultry / Fisheries**		
	Up to Rs. 2.00 Lakhs (Only Regular Account)		7.00%
	Up to Rs. 2.00 Lakhs (Irregular account)		11.00%
	Above Rs. 2.00 Lakhs (Only Regular Account)		11.00%
	Above Rs. 2.00 Lakhs (Irregular account)		13.00%
3	**DAY-NRLM**		
	Up to Rs. 3.00 Lakhs		7.00%
	Above Rs. 3.00 Lakhs - Up to Rs. 5.00 Lakhs		9.00%
	Above Rs. 5.00 Lakhs - Up to Rs 6.00 Lakhs		11.00%
	Above Rs 6.00 Lakhs		12.00%
4	**Agriculture Loan / Allied Agriculture Loan (including Govt. Sponsored schemes) - Individual / Non Individual {Lending to WSHG (Direct / Non NRLM) / SHG (Direct**		
New	Up to Rs. 2.50 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		10.50%
	Above Rs. 2.50 Lakh & up to Rs 10.00 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		10.75%
	Up to Rs 10.00 Lakhs (If covered under CGFMU) - Mandatory for New Customer / First Time Borrower / Eligible Borrower		11.75%
	Above Rs. 10.00 Lakhs		10.00%
	Term Loan for Farm Machines i.e. Tractor, Power Triller, Combine Harvester & accessories etc.		10.00%
5	**Asset Backed Agriculture Loans (ABAL)**		
		Group 1 : CIBIL Score 750 & above	9.60%
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	10.00%
		Group 3 : All other cases other than Group 1 & 2	10.30%
	Above Rs 50.00 Lakhs		Rebate of 0.25% will be available in each above group.
	Note: As per approval by the Board of Directors, **additional concession upto 0.50% may be permitted by General Manager (Network)** on case to case basis on the merits		
6	**SME Cash Credit Limit (Other than ABL-CC, Other than Transport Operator) - Direct - Small Business / Small Industries : To Individual / Non Individual {SHGs, JLGs,**		
	Up to Rs 10.00 Lakhs (If covered under CGFMU) - Mandatory for New Customer / First Time Borrower / Eligible Borrower		12.50%
	Up to Rs 10.00 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		11.25%
	Above Rs 10.00 Lakhs - up to Rs 50.00 Lakhs	Group 1 : CIBIL Score 750 & above	10.75%
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	11.25%
		Group 3 : All other cases other than Group 1 & 2	11.75%
	Above Rs 50.00 Lakhs		Rebate of 0.50% will be available in each above group.
	Note : For loan amount more than Rs 10.00 lakh,		
	a. Concession of 1.00 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more / If Primary Security (In case of EM only) Value is more than 200% of the loan amount.		
	b. Concession of 0.75% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.		
	c. Concession of 0.50% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .		
	d. For loan above Rs 50.00 lakh - If the unit is in existence for minimum three years, is in profit for three years and 60% of the sale proceeds is routed through bank account will also be eligible for additional concession of 0.25% in interest rates.		
	e. For GST based CC Limit - Additional Concession of 0.10 % will be available for any loan amount.		
7	**SME Term Loan - Direct - Small Business / Small Industries (Other than Transport Operator) : To Individual, / Non Individual {SHGs, JLG, Firm, LLP, Company,**		
	Up to Rs 10.00 Lakhs (If covered under CGFMU) - Mandatory for New Customer / First Time Borrower / Eligible Borrower		12.00%
	Up to Rs 10.00 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		10.75%
	Above Rs 10.00 Lakhs - up to Rs 50.00 Lakhs	**Group 1 : CIBIL Score 750 & above**	10.50%
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	11.00%
		Group 3 : All other cases other than Group 1 & 2	11.50%
	Above Rs 50.00 Lakhs		Rebate of 0.50% will be available in each above group.
	Note : For loan amount more than Rs 10.00 lakh,		
	a. Concession of 1.00 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more / If Primary Security (In case of EM only) Value is more than 200% of the loan amount.		
	b. Concession of 0.75% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.		
	c. Concession of 0.50% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .		
	d. For loan above Rs 50.00 lakh - If the unit is in existence for minimum three years, is in profit for three years and 60% of the sale proceeds is routed through bank account will also be eligible for additional concession of 0.25% in interest rates.		
8	**SME - Transport Operator / Commercial Vehicle (Direct)**		
	Up to Rs 10.00 Lakhs (If covered under CGFMU) - Mandatory for New Customer / First Time Borrower / Eligible Borrower		12.25%
	Up to Rs 10.00 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		11.00%
	Above Rs 10.00 Lakh up to Rs 50.00 Lakhs	**Group 1 : CIBIL Score 750 & above**	10.75%
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	11.00%
		Group 3 : All other cases other than Group 1 & 2	11.75%
	Above Rs 50.00 Lakhs		Rebate of 0.50% will be available in each above group.
	Note : For loan amount more than Rs 10.00 lakh,		
	a. Concession of 1.00 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more / If Primary Security (In case of EM only) Value is more than 200% of the loan amount.		
	b. Concession of 0.75% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.		
	c. Concession of 0.50% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .		

S. No.	Description		अनुलग्नक "अ" (w.e.f. 21.07.2025)		
9	**SME - Transport Operator / Commercial Vehicle (Govt. Sponsored Scheme)**				
	Up to Rs 10.00 Lakhs (If covered under CGFMU) - Mandatory for New Customer / First Time Borrower / Eligible Borrower		12.50%		
	up to Rs 10.00 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		11.50%		
	Above Rs 10.00 Lakh - up to Rs 50.00 Lakhs	**Group 1 : CIBIL Score 750 & above**	11.75%		
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	12.00%		
		Group 3 : All other cases other than Group 1 & 2	12.75%		
	Above Rs 50.00 Lakhs		Rebate of 0.50% will be available in each above group.		
	Note : For loan amount more than Rs 10.00 lakh,				
	a. Concession of 1.00 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more / If Primary Security (In case of EM only) Value is more than 200% of the loan amount.				
	b. Concession of 0.75% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.				
	c. Concession of 0.50% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .				
10	**SME - Transport Operator / Commercial Vehicle (Old)**				
New	Any Loan Amount		1% above of ROI for each category in Transport Operator (Direct, New)		
11	**SME Cash Credit Limit & Term Loan (Government Sponsored Scheme - Small Business/Small Industries) - Other than Transport Operator**				
	Up to Rs 10.00 Lakhs (If covered under CGFMU) - Mandatory for New Customer / First Time Borrower / Eligible Borrower		12.25%		
	Up to Rs 10.00 Lakhs (In case not eligible for CGFMU Coverage, Collateral Security based Finance)		11.25%		
	Above Rs 10.00 Lakhs - Up to Rs 50.00 Lakhs	**Group 1 : CIBIL Score 750 & above**	11.50%		
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	11.75%		
		Group 3 : All other cases other than Group 1 & 2	12.50%		
	Above Rs 50.00 Lakhs		Rebate of 0.50% will be available in each above group.		
	Note : For loan amount more than Rs 10.00 lakh,				
	a. Concession of 1.00 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more / If Primary Security (In case of EM only) Value is more than 200% of the loan amount.				
	b. Concession of 0.75% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.				
	c. Concession of 0.50% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .				
12	**Doctor Plus**				
	Any Loan Amount	**For Cash Credit** - 0.50% rebate will be available on all Groups as per the SME Cash Credit (Direct)			
		For Term Loan / Overdraft - 1% rebate will be available on all Groups as per the SME Term Loan (Direct)			
13	**General Purpose Credit Card**				
	Any Loan Amount		12.50%		
14	**MSSY (Mukhyamantri Saur Swarojgar Yojna)**				
		CIBIL 750 & above	9.75%		
		CIBIL Score 700 to 749 (including -1 & 101 to 200)	10.00%		
		All other cases	10.25%		
	Above Rs 50.00 Lakhs		Rebate of 0.25% will be available in each above group. However,		
	a. Concession of 1.00 % will be available, if the realizable value of collateral security is 100 % of the loan amount or more / If Primary Security (In case of EM only) Value is more than 200% of the loan amount.				
	b. Concession of 0.75% will be available, if the realizable value of collateral security is upto 75 % and less than 100% of the loan amount.				
	c. Concession of 0.50% will be available, if the realizable value of collateral security is more than 50% and less than 75 % of the loan amount .				
NOTE	**In any case ROI should not be less than 9.00%**				
15	**Solar Power Plant Establishment - Term Loan other than MSSY** {Note - Temprarily new loan sanctioning }				
		CIBIL Score 750 & Above	10.00%		
		CIBIL Score 700 to 749 (	10.25%		
		CIBIL Score below 700	10.50%		
16	**PM-SVAnidhi {SME_SBF_WCDL_SVANidhi**				
	As per Application / Tranche		11.00%		
17	**Clean Overdraft**				
	As per Application		16.00%		
18	**SME - ABL (Asset Backed Loan)**				
		Group 1 : CIBIL Score 750 & above	10.60%		
		Group 2 : CIBIL Score 700 to 749 (including -1 & 101 to 200)	10.85%		
		Group 3 : All other cases other than Group 1 & 2	11.25%		
	Above Rs 50.00 Lakhs		Rebate of 0.50% will be available in each above group.		
	Note: As per approval by the Board of Directors, additional concession upto 0.50% may be permitted by General Manager (Network) on case to case basis on the merits of the				
19	**High Value LAP**				
	Any Loan Amount		**Scheme discontinued**		
20	**P- LAP {Loan against Mortgage of Property (TL / OD - Reducing DP)}**				
	Against Residential Property		**For Salaried Class**	**For Non Salaried Class**	
		Group 1 : CIBIL Score 750 & above	10.75%	11.00%	
		Group 2 : CIBIL Score below 750	10.75%	11.50%	
	Against Commercial Property		**For Salaried Class**	**For Non Salaried Class**	
		Group 1 : CIBIL Score 750 & above	11.00%	11.25%	
		Group 2 : CIBIL Score below 750	11.00%	12.00%	
21	**Car Loan - (New Car) {TL-PER-CAR (NEW)**				

	For Salaried Class		**For Non Salaried Class**	
	Loan Tenure		**Loan Tenure**	
CIBIL Score	**Up to 5 Yrs.**	**Above 5 Yrs.**	**Up to 5 Yrs.**	**Above 5 Yrs.**
750 & above	8.70%	8.85%	8.90%	9.10%
700 to 749*	8.80%	9.00%	9.00%	9.25%

S. No.	Description		अनुलग्नक "अ" (w.e.f. 21.07.2025)		
	Below 700 **	9.25%	9.50%	10.00%	10.50%
	ROI for CIBIL Score of (-1& 101 to 200) will be treated				
	* For salaried Person at par with Score 700-749				
	** For Non-salaried Person at par with Score below 700				
	Concession of 0.25% in interest rate will be available for loan for Electric Vehicles				
	Additional concession of **0.10%** for the applicant/s who has/have opened Salary Account under Comprehensive Salary Package				
22	**Car Loan - (Old Car)**				
	As per Application	1% above of ROI for each category in Car Loan (New)			
23	**Two wheeler Loan for Personal Use**				
		CIBIL Score 750 & above	10.00%		
		CIBIL Score 700-749*	10.25%		
		CIBIL Score 650-699	10.75%		
	ROI for CIBIL Score of (-1& 101-200) will be treated at par with 700-749				
	Concession of 0.25% in interest rate will be available for loan for Electric Vehicles				
24	**Education Loan**				
	Up to Rs 7.50 Lakhs		10.50%		
	Above Rs. 7.50 Lakhs - Up to Rs 25.00 Lakhs		10.75%		
			(0.50% rebate in case of Girl Child)		
	Above Rs 25.00 Lakhs		11.25		
			(0.50% rebate in case of Girl Child)		
	An additional rebate of 2.00% will be given - To the students which qualify the admission / entrance exam of NEET, CLAT, IISC, XLRI, IITs, NITs, NIFTEMs, IIITs, IIMs on merit				
	NOTE - 2% rebate is **not applicable for student under Management / NRI Quota.**				
25	**Personal Loan**				
	(i) Salary from UGB Branch (Non MOU) - Term Loan / Overdraft (Reducing DP)		12.00%		
	(ii) Salary from UGB Branch (Police Personnel) - Term Loan / Overdraft (Reducing DP)		12.50%		
	(iii) MOU Based Personal Loan				
	Term Loan		9.50%		
	Overdraft Limit	**Old MOU**	11.75%		
		Revised MOU	10.50%		
	(iv) Salary from Other Bank Branch - Term Loan / Overdraft (Reducing		**Scheme discontinued**		
26	**Pension Loan**				
	For Individual other than UGB Pensioner		11.50%		
	UGB Pensioner		11.00%		
27	**PM - Suryaghar {TL-PER-PM SURYAGHAR -(6250-1801)}**				
	Up to Rs. 2.00 Lakhs		7.00%		
	Above Rs 2.00 Lakhs	For existing UGB HL Customer	9.00%		
		For Non UGB HL Customer	9.45%		
28	**Gold Loan**				
	For Agriculture / SME Purpose	For any loan amount	9.50%		
	For Personal Purpose	For any loan amount	10.00%		
	Gold loan with Bullet repayment (Agri / SME / Personal)	For any loan amount	10.50%		
29	**Demand Loan**				
	Against Bank's Specified Security (For Agriculture / SME activity purpose)	For any loan amount	1.00% higher than the interest paid on security		
	Against Bank's Specified Security (For Personal purpose)	For any loan amount	1.00% higher than the interest paid on security		
	Against Bank's Specified Security (Third Party)	N.A.	**Scheme discontinued**		
	Against Specified Security (NSC / KVP / Life Insurance Policy)	For any loan amount	12.00%		
30	**Housing Loan**				
(i)	**HL - Fixed ROI (Repayment - Maximum : 15 Years / 180 Months)**				
	Up to Rs 35.00 Lakhs (Priority Sector) {Maximum Cost of Dwelling Unit - Rs 44 Lakhs}		9.50%		
	Above Rs 35.00 Lakhs (Non Priority Sector)		10.00%		
(ii)	**HL - Floating ROI (Repayment - Maximum : 30 Years / 360 Months)**				
		CIBIL Score	**Salaried**	**Non-Salaried**	
	Up to Rs 35.00 Lakh (Priority Sector) {Maximum Cost of Dwelling Unit - Rs 44 Lakhs}	775 & above	7.65%	7.90%	
		750 to 774	7.90%	8.15%	
		700-749	8.25%	8.50%	
		650-699	8.55%	8.80%	
		Below 650	9.25%	9.50%	
	Above Rs 35.00 Lakh (Non Priority Sector)	775 & above	7.95%	8.20%	
		750 to 774	8.20%	8.60%	
		700-749	8.55%	9.10%	
		650-699	8.85%	9.40%	
		Below 650	9.55%	10.00%	
	Note: Concession of 0.05% will be provided to women.				
	ROI For CIBIL Score of {-1& NTC (101 to 200)}				
	Salaried Person will be treated at par with Score 700-749				
	Non-Salaried will be treated at par with Score below 650-699				
	Rate of Interest under Home Loan - Tribal Plus will be 0.20% higher than the regular housing loan rates.				
	For New Loan Sanction only : Additional concession of 0.10% for the applicant/s who has/have opened Salary Account under Comprehensive Salary Package				
	Concession upto 0.50% may be permitted by General Manager (Network) on case to case basis to business proposition of priority sector only.				
	Concession upto 0.30% may be permitted by GM (Network) on case to case basis to business proposition of non-priority sector.				
	If the project is approved by Schedule Commercial Bank's Additional Concession of 0.10% will be provided				
NOTE	**In any case ROI should not be less than 7.45%**				
(iii)	**HL - Residential Plot Purchase for construction of a Dwelling Unit {TL-PER-PLOT LOAN FIXED- (6250-6009)}**				
		CIBIL Score	**Salaried**	**Non-Salaried**	
		775 and above	8.90%	9.15%	
		750 to 774	9.00%	9.25%	
		700 to 749	9.25%	9.75%	
		650 to 699*	9.75%	10.25%	
		Below 650**	10.50%	11.00%	
	Concession of 0.05% will be available to women				

			अनुलग्नक "अ"
S. No.	**Description**		**(w.e.f. 21.07.2025)**
	Note - *1. Interest rate for above product code is fixed for first five years only.* *2. Interest rate if house construction is not completed within 5 years:* ***An additional premium of @ 4.00%*** *will be added to the final rate, in* case the construction of house is not completed and a completion certificate is not submitted by borrowers within the stipulated period of 5 years from the date of first disbursement. 3. However, subsequent to 5 year period and till the loan is closed, if the borrower constructs a house with own funds on the plot financed by the Bank and submits a completion certificate, the Plot purchase scheme will be changed to normal Home Loan scheme and the interest rate in the account will be reset with		
	ROI For CIBIL Score of {-1 & NTC (101 to 200)} :		
	*Salaried Person will be treated at par with CIBIL Score 700-749		
	**Non-Salaried will be treated at par with CIBIL Score 650-699		
	For New Loan Sanction only : Additional concession of 0.10% for the applicant/s who has/have opened Salary Account under Comprehensive Salary Package		
(iv)	**HL Top- Up Loan**		
	Priority Sector (For repairs to damaged dwelling units)		As per Current (Latest) Home Loan Interest
	Non-Priority Sector		0.75% above from Current (Latest) Home Loan Interest