

Interest Rate on Lending

SI #	Categories of Lending	MID Rate			Maximum Rate
		Upto Tk 2.00 Crore	Tk 2.00 crore above but below Tk 5.00 Crore	Tk 5.00 Core & Above	
A	Agriculture				10.00
B.	Small Industries				
	1. Term Loan	13.00%	12.50%	12.00%	
	2. Working Capital	12.75%	12.25%	11.75%	
C	Commercial Lending (Small Enterprise)				
	1. Import Financing. (Rice, Wheat, edible Oil Pulses, Chick -peas, Onion, Dates and Sugar) 12 items.		10.50%		
	2. Import Finance (Others)	13.00%	12.50%	12.00%	
	3. Trade & Service				
D	Large & Medium Scale Industries				
	1. Term Loan to Large & Medium Scale Industries (RMG)		10.00%		
	2. Term Loan to Large & Medium Scale Industries (others)				
	3. Working capital to Large & Medium Scale Industries (RMG)				
	4. Working Capital to Large & Medium Scale Industries (others)				
E	Commercial Lending (Large & Medium)				
	1. Import Financing. (Rice, Wheat, edible Oil Pulses, Chick -peas, Onion, Dates and Sugar) 12 items.		10.50%		
	2. Import Finance (Others)				
	3. Trade & Service		10.00%		
F	Export Credit (PC)				7.00%
G	House Building Loan (Commercial)		12.00%		
H	Loan to NBFIs		10.00%		
I	Retail Credit				
	a Home Loan		11.00%		
	b Home Loan (Take over)		10.50%		
	c Auto Loan		11.00%		
	d Advance Against Salary and Doctors Loan		12.00%		
	e Advance against salary account with UCB(CEP)		11.00%		
	f Advance Against Salary of Employee (UCB)		8.50%		
	g Personal Consumer Scheme (PCS)- against PF Balance-for Bank's employee (UCB)		8.50%		(Fixed)
	h HBL for Bank's employee (UCB)		8.50%		
J	Credit Card				2.50% per month
K	Others				
	a SOD against FDRs/Scheme deposit products of UCB				3.00% above the rate of relevant FDR/Scheme deposits at 20% margin. However Rate of interest and margin may be reduced by competent authority of Corporate Office
	b Retail Cash Secured Term Loan against Scheme Deposits/FDRs of UCB		11.50%		
	c Home Mortgage (Imperial only) Loan and Others		13.00%		
	d Education Loan and Household Durable		13.50%		

e	Loans/Advances against ICB units/ WEDBs / FDRs and other term deposit Receipts issued by other Banks	13.00%	
f	Transport Loan	13.00%	
g	LBPD	10.50%	
h	Force Loan / Converted Term Loan/ Converted Time Loan)		2.00 % above the rate of relevant Loan account
i	Short term loan to corporate	9.00%	