

## Interest Rate on Lending

SI #	Categories of Lending	MID Rate	Maximum Rate
<b>A</b>	<b>Agriculture</b>		<b>9.00% (Maximum)</b>
<b>B</b>	<b>Export Credit (PC)</b>		<b>7.00% (Maximum)</b>
<b>C</b>	<b>Working Capital Industries</b>		<b>9.00% (Fixed)</b>
<b>D</b>	<b>Small Industries</b>		
	<b>1 Term Loan</b>		
	a) Secured	14.00%	
	b) Unsecured	15.50%	
	<b>2 Working Capital</b>		
	c) Secured	14.00%	
	d) Unsecured	15.50%	
	<b>3 Import Finance</b>	13.00%	
	<b>4 Export Oriented ( Term Loan, Working capital)</b>	13.00%	
	<b>5 Work order Financing (WOF, EMF etc)</b>	13.00%	
<b>E</b>	<b>Medium Industries</b>		
	<b>1 Term Loan</b>		
	e) Secured	13.00%	
	f) Unsecured	15.50%	
	<b>2 Working Capital</b>		
	g) Secured	13.00%	
	h) Unsecured	15.50%	
	<b>3 Import Finance</b>	12.50%	
	<b>4 Export Oriented ( Term Loan, Working capital)</b>	12.00%	
	<b>5 Work order Financing (WOF, EMF etc)</b>	12.50%	
<b>F</b>	<b>Large Industries</b>		
	1 Term Loan to Export oriented	10.50%	
	2 Term Loan to others	10.50%	
	3 Working capital to Export oriented	10.50%	
	4 Working Capital to others	10.50%	
	5 Import Finance	10.50%	
	6 Trade & Service	10.50%	
<b>G</b>	<b>House Building Loan (Commercial)</b>	14.00%	
<b>H</b>	<b>Loan to NBFIs</b>	13.00%	
<b>I</b>	<b>Retail Credit</b>		
	a Home Loan	12.00%	
	b Home Loan (Take over)	11.50%	
	c Auto Loan	12.00%	
	d Advance Against Salary and Doctors Loan	13.00%	
	e Advance against salary account with UCB(CEP)	12.00%	
<b>J</b>	<b>Credit Card</b>		2.08% per month
<b>K</b>	<b>Others</b>		
	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)	13.00%	
	d Education Loan and Household Durable	13.50%	
	e Micro & Cottage Industries Term Loan	20.00%	
	f Loans/Advances against ICB units/ WEDBs / FDRs and other term	13.00%	
	g Transport Loan	13.00%	
	h LBPD	10.50%	
	i Force Loan / Converted Term Loan/ Converted Time Loan)		2.00 % above the rate of relevant Loan account
	j Woman Enterprise	10.00%	
	k Short term loan to corporate	11.50%	