

Rate of interest Chart on various categories of loans and advances

Sl	Category of Advance	Rate of Interest (linked with Base rate) Base Rate=9.90% w.e.f 19.06.2015.
	Applicable Rate of Interest is subject to changes in the Base Rate.	
1	For Term loan/ Cash Credit (Non-schematic and Non-Priority)	
a	Limit up to Rs. 25000/-	BR+3.25% i.e. 13.15%
b	Limit over Rs.25,000/- and upto Rs.2.00 lacs	BR+3.50% i.e. 13.40%
c	Limit over Rs.2.00 lacs and upto Rs.5.00 lacs	BR+4.75% i.e. 14.65%
d	Aggregate limit over Rs. 5.00 lacs to Rs. 25.00 crore	
i	UBICR-0	BR+3.00% i.e. 12.90%
ii	UBICR-1	BR+3.50% i.e. 13.40%
iii	UBICR-2	BR+4.00% i.e. 13.90%
iv	UBICR-3	BR+4.50% i.e. 14.40%
v	UBICR-4	BR+4.75% i.e. 14.65%
vi	UBICR-5	BR+5.00% i.e. 14.90%
e	Aggregate limit over Rs.25.00 crore	
i	UBICR-0	BR+2.75% i.e. 12.65%
ii	UBICR-1	BR+3.25% i.e. 13.15%
iii	UBICR-2	BR+4.00% i.e. 13.90%
iv	UBICR-3	BR+4.50% i.e. 14.40%
v	UBICR-4	BR+4.75% i.e. 14.65%
vi	UBICR-5	BR+5.00% i.e. 14.90%
	Note: Tenor premium @ 0.25% to be added to the interest rate provided in new Base Rate for Project Loan, where interest reset clause is more than one year.	
2	Interest rate applicable irrespective of limit for advance against Shares/ Debentures (demat form)	
a	To individuals	BR+5.25% i.e. 15.15%
b	To share brokers	BR+6.00% i.e. 15.90%
3	Advance by way of Inland Bill Discounting, not backed by LC	
a	For Limits upto Rs.25,000/-	BR+3.25% i.e. 13.15%
b	For Limits over Rs.25,000/- and upto Rs.2.00 lacs	BR+3.50% i.e. 13.40%
c	For Limit over Rs.2.00 lacs and upto Rs.5.00 lacs	BR+4.00% i.e. 13.90%
d	For Limit over Rs.5.00 lacs	As per credit rating (Refer to 1(d) & 1(e))
4	Advances by way of Inland Bill Discounting backed by LC of Prime Bank. (LC Backed Tenor Linked Bill Discounting Scheme)	
	Bills with tenor upto 180 days	BR i.e. 9.90%

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5	Advance to MSME Loans		
a	Limit upto Rs.5.00 lacs	BR+2.00% i.e. 11.90%	
b	Limits above Rs.5.00 lacs	As per table below	
	Rating	Limit	
		Above Rs.5.00lac upto Rs.1.00cr	Above Rs.1.00 cr
i	UBICR0	BR+2.00% i.e (11.90%)	BR+2.00% i.e (11.90%)
ii	UBICR1	BR+2.00% i.e (11.90%)	BR+2.25% i.e (12.15%)
iii	UBICR2	BR+2.50% i.e (12.40%)	BR+2.75% i.e (12.65%)
iv	UBICR3	BR+3.00% i.e (12.90%)	BR+3.25% i.e (13.15%)
v	UBICR4	BR+3.75% i.e (13.65%)	BR+3.75% i.e (13.65%)
vi	UBICR5	BR+4.25% i.e (14.15%)	BR+4.75% i.e (14.65%)
6	Agriculture (Term Loan/ Cash Credit/ KCC/ Self Help Group (SHG)/ NGO/ Micro Credit/ United Krishi Sahayak Yojona/ United Swarna Krishi Yojona/ United Mahajan Mukti Yojona etc.)		
a	Limit upto Rs.50,000/-	BR+0.25% i.e. 10.15%	
b	Limit >Rs.50,000/- and upto Rs.2.00 lacs	BR+1.75% i.e. 11.65%	
c	Limit > Rs.2.00 lacs and upto Rs.5.00 lacs	BR+2.75% i.e. 12.65%	
d	Limit> Rs.5.00 lacs and upto Rs.10.00 lacs	BR+3.75% i.e. 13.65%	
e	Limit > Rs.10.00 lacs and upto Rs.25.00 lacs	BR+4.50% i.e. 14.40%	
f	Limit > Rs.25.00 lacs	As per Credit Risk Rating as mentioned below	
7	For Agriculture advances having limits over Rs.25.00 lacs, applicable rate of interest as per Credit Risk Rating is as follows :		
a	UBICR-0	BR+2.00% i.e. 11.90%	
b	UBICR-1	BR+2.75% i.e. 12.65%	
c	UBICR-2	BR+3.75% i.e. 13.65%	
d	UBICR-3	BR+4.50% i.e. 14.40%	
e	UBICR-4	BR+5.00% i.e. 14.90%	
f	UBICR-5	BR+6.00% i.e 15.90%	
8	Special Rates of Interest for Bank's own scheme under Priority Sector		
a	Rice Mill with Credit Risk Rating upto UBICR-3	BR+1.25% i.e. 11.15%	
	Rice Mill with Credit Risk Rating inferior to UBICR-3	BR+2.50% i.e. 12.40%	
b	Tea Advance including bought leaf segment.		
	UBICR0/1 and/or AAA/AA/A rated	BR+0.50% i.e. 10.40%	
	Account with credit risk rating of UBICR2	BR+1.00% i.e. 10.90%	
	Account with credit risk rating of UBICR3	BR+2.25% i.e. 12.15%	
	Account with credit risk rating inferior of UBICR3	BR+3.25% i.e. 13.15%	

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c	Cold Storage - Rate of Interest Applicable for units irrespective of location	
i	UBICR 0	BR+0.75% i.e. 10.65%
ii	UBICR 1	BR+0.75% i.e. 10.65%
lii	UBICR 2	BR+1.50% i.e.11.40%
iv	UBICR 3	BR+1.50% i.e.11.40%
v	UBICR 4	BR+ 2.00% i.e.11.90%
vi	UBICR 5	BR+2.50% i.e.12.40%
d	United Siksha Yojona for SC/ST community	
i	Limit upto Rs.4.00 lacs	BR+2.00% i.e. 11.90%
ii	Limit above Rs.4.00 lacs	BR+2.75% i.e. 12.65%
e	United New Life Yojona for SC/ST community	
f	United LPG connection for SC/ST community	
g	United Land Purchase Scheme for SC/ST community	
i	Limit upto Rs.50,000/-	BR+0.25% i.e. 10.15%
ii	Limit > Rs.50,000/- upto Rs.2.00 lacs	BR+1.25% i.e. 11.15%
9	United Retail Credit Scheme	
9.1	United Housing Loan Scheme (Floating rate) (irrespective of amount and repayment period)	BR+0.10% i.e. 10.00%
9.2	United Housing Loan Scheme for Pensioners (floating rate)	
	Maximum period – 10 years. Interest rate : same as United Housing Loan Scheme	
9.3	United Savings Overdraft (Floating rate)	
i	Against NSC/KVP/LIP	BR+1.75% i.e. 11.65%
ii	Against Term Deposit	1% higher than the rate of interest receivable on Bank Term Deposit (TD). In case of more than one TD, the TD having highest interest rate should be taken for calculating interest rate on OD.
9.4	United Car Loan (Floating rate) (for salaried, P& SE & Business people) including Car loans for Pensioners	
	Repayment period	New Car
i	Upto 84 months	BR+0.50% i.e. 10.40%
	Repayment period	Used Car
i	Upto 84 months	BR+1.00% i.e. 10.90%
	Concession: Collateral of 50% of loan value will entail 0.25% concession in interest rate from card rate. Collateral must be in the form of liquid or other tangible security.	
9.5	United Cash Rental Scheme (Floating Rate)	
i	Landlords of UBI	BR+3.50% i.e. 13.40%
ii	Other than landlord of UBI	BR+4.50% i.e. 14.40%
9.6	United Mortgage Loan (Old Scheme) (Floating Rate)	
i	Term Loan	BR+5.00% i.e. 14.90%
ii	Overdraft	BR+5.50% i.e. 15.40%

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9.6.1	United Mortgage Loan (New Scheme) (Floating Rate)	
i	Term Loan	BR+1.85% i.e. 11.75%
ii	Overdraft	BR+2.10% i.e. 12.00%
9.7	United Trade Credit Scheme (Floating Rate)	
	BR+4.50% i.e. 14.40%	
	Concession: A concession of 0.50% in interest rate may be allowed for every 25% of the limit if liquid security provided.	
9.8	United Demand Loan	
9.8.1	Loan against NSC/KVP/LIP etc (Floating Rate)	
a)	Term Loan	BR+1.75% i.e 11.65%
b)	O.D	BR+1.75% i.e 11.65%
9.8.2	For Loans against Bank's own Term Deposit	
a)	For Loans/OD facility to deposit holder(s)	1.00% above the rate of interest on deposit.
b)	For Loans/OD facility against third party deposits with our bank	2.50% above the rate of interest on deposit (no ceiling), subject to minimum of Base Rate
9.9	United Personal Loan for Salaried person (Floating)	BR+6.10% i.e. 16.00%
	<i>working women are eligible to get concession of 0.25% p.a</i>	
9.10	United Personal Loan for Pensioners (Floating)	BR+4.85% i.e. 14.75%
9.11	Personal Demand Loan for Banks own Employees	BR i.e. 9.90%.
9.12	United Educational Loan (Floating Rate)	
i	Upto Rs.4.00 lac	BR+3.35% i.e. 13.25%
ii.	>Rs.4.00 lac to Rs.7.50 lac	BR+3.60% i.e. 13.50%
iii.	>Rs.7.50 lac	BR+2.10% i.e. 12.00%
	For Girl students: 0.50% concession from card rate.	
9.13	United Superb Education Loan (Floating Rate)	
	Category of Students	Interest
	For Students in List A institutes	BR i.e 9.90%
	For Students in List B Institutes	BR + 0.50% i.e 10.40%
	For Girl students : 0.25% concession from card rate	
9.14	United Smart Loan Scheme (Floating Rate)	BR+2.75% i.e. 12.65%
9.15	United Reverse Mortgage Loan (Floating Rate)	BR+2.75% i.e. 12.65%
9.16	United Salary Payment Scheme (OD) with personal Loan (Floating Rate)	BR+4.35% i.e. 14.25%

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9.17	United Gold loan (Floating rate)		
A	Term Loan	BR+2.00% i.e 11.90%	
B	OD	BR+2.00% i.e 11.90%	
<i>(Interest rates are Floating Rates unless otherwise approved under Tie- Up arrangement)</i>			
10	Export Credit		
Category of Export credit		Rate of Interest	Rate of Interest on export of Gems, Jewellery & Diamonds
10.1 Pre shipment			
Upto 270 days		BR+0.25 i.e 10.15%	BR+1.25 i.e 11.15%
Beyond 270 days		BR+0.50 i.e 10.40%	BR+1.50 i.e 11.40%
10.2 Post shipment			
Demand Bill for transit period & usance bill up to 180 days		BR+0.25 i.e 10.15%	BR+1.25 i.e 11.15%
Usance Bill beyond 180 days 180 days up to 365 days		BR+0.50 i.e 10.40%	BR+1.50 i.e 11.40%
Export credit not otherwise specified		BR+6.00 i.e 15.90%	BR+7.00 i.e 16.90%
Exporters under Gold Card will be allowed concession of 0.25% in interest.			