

# UTKAL GRAMEEN BANK

(PLR: 13.50%)

	PURPOSE	Size of Limit	Rate of interest
(A)	Agricultural (Working Capital – KCC)	<i>i) Khariff Crop loans 2017 i.e. disbursed during 01.04.17 to 30.09.17 will continue to be charged with interest @ 5% p.a. up to a limit of ₹.3.00 lakhs upto 31.03.2018.</i>	
		<i>ii) Rabi crop loans 2017-2018 i.e. disbursed during 01.10.17 to 31.03.2018 will continue to be charged with interest @ 5% p.a. up to a limit of ₹.3.00 lakhs upto 30.06.2018</i>	
		<b>Following rate of interest will be applicable to KCC loans other than those coming under (i) and (ii) above</b>	
		Upto ₹.50,000/-	1% below PLR-12.50%
		Above ₹.50,000/- & upto ₹2.00 lacs	0.50% below PLR-13.00%
		Above ₹2.00 lacs & upto ₹5.00 lacs	At PLR-13.50%
		Above ₹5.00 lacs	0.50% above PLR-14.00%
	Agricultural (Term Loan)	Upto ₹.50,000/-	1% below PLR-12.50%
		Above ₹.50,000/- & upto ₹2.00 lacs	At PLR-13.50%
		Above ₹2.00 lacs & upto ₹5.00 lacs	0.25% above PLR-13.75%
		Above ₹5.00 lacs & upto ₹25.00 lacs	0.50% above PLR-14.00%
		Above ₹25.00 lacs	1% above PLR-14.50%
(B)	<b>For SME/Services Industries &amp; Business Segment</b>		
	Cash credit	Upto ₹2.00 lacs	At PLR-13.50%
		Above ₹2.00 lacs & upto Rs.5.00 lacs	0.25% above PLR-13.75%
		Above ₹5.00 lacs & upto Rs.25.00 lacs	0.50% above PLR-14.00%
		Above ₹25.00 lacs	1% above PLR-14.50%
	Term Loan	Upto ₹2.00 lacs	At PLR-13.50%
		Above ₹2.00 lacs & upto ₹5.00 lacs	0.50% above PLR-14.00%
		Above ₹5.00 lacs & upto ₹25.00 lacs	0.75% above PLR-14.25%
		Above ₹25.00 lacs	1% above PLR-14.50%
(C)	Rice Mill	All limits of CC & TL Accounts	2.00% below PLR - 11.50%
(D)	UGB Housing Loan (NEW)	Repayment upto 25 years	4.90% below Bank's PLR-8.60%
	UGB Home Equity	From ₹0.50 lakh to ₹10.00 lakh	At 2.00% below PLR-11.50%
(E)	SHG (Direct)	Upto ₹.50,000/-	1.50% below PLR-12.00%

		Over ₹.50,000/-	1.00% below PLR-12.50%
SHG (NRLM/OLM) (IAP Districts)		Up to ₹3.00 lakh	5.50% below PLR – 7.00%
		Above ₹3.00 lakh	Normal interest rate as applicable to SHG.
SHG (NRLM/OLM) (Non-IAP Districts)		Upto ₹.50,000/-	1.50% below PLR-12.00%
		Over ₹.50,000/-	1.00% below PLR-12.50%

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(F)	Government Sponsored Scheme	As applicable to individual borrowers depending upon the purpose / sector / amount of loan. @		As applicable to individual borrowers depending upon the purpose / sector / amount of loan.		
		<b>SIZE OF LOAN LIMIT</b>	<b>PURPOSE OF LOAN</b>			
		Irrespective of the size of loan (Provided the per capita investment of the Swarojgari is within ₹50,000.00)	Agricultural Term Loan	12.50%		
			Non-Agricultural Term Loan	13.50%		
(G)	Educational Loan	Upto ₹4.00 lacs		0.25% below PLR-13.25%		
		Above ₹4.00 lacs		1.00% above PLR-14.50%		
(H)	Gold Loan	For Agrl. Purpose ( <b>Intt. Subvention</b> )		As applicable to loans under Agriculture segment.		
		Consumption Gold loan		At PLR-13.50% (up to 09.12.2014) At 1.00% below PLR – 12.50% w.e.f 10.12.2014		
		Multipurpose Gold Loan ( <b>Non-Intt. Subvention</b> )		3.50% below PLR (effective rate-10% p.a) (floating)		
(I)	Demand Loan Against KVP / IVP / NSC / SURRENDER value OF LIC	Irrespective of the size of limit		0.25% above PLR-13.75%		
	Clean Over Draft	Irrespective of the size of limit		4 % above PLR-17.50%		
(J)	Loan Against Bank's Own Term Deposit / Recurring Deposit Balances	Irrespective of the size of limit		1% above the T.D. interest rate		
(K)	Mortgage Loan	Irrespective of the size of limit		0.50% above PLR- 14.00%		
(L)	<b>For personal loan to public for their personal needs :</b>					
		(i)Where check-off facility is available	Upto and inclusive of ₹.2.00 lacs		1.00% above PLR-14.50%	
			Above ₹.2.00 lacs & upto ₹.5.00 lacs		1.50% above PLR-15.00%	
		(ii)Where check-off facility is not available	Upto and inclusive of ₹.2.00 lacs		3.50% above PLR-17.00%	
			Above ₹.2.00 lacs & upto ₹.5.00 lacs		3.75% above PLR-17.25%	

(M)	Car Loans to public	Irrespective of the size of limit	2.80% below PLR i.e 10.70% (w.e.f 15.12.2014)
(N)	2 wheeler loans to public	Irrespective of the size of limit	At PLR-13.50%
(O)	SRTO Loan	Upto ₹.5.00 lakhs	At PLR-13.50%
		More than ₹.5.00 lakhs & up to ₹.10.00 lakhs	0.25% above PLR-13.75%
		Above ₹.10.00 lakhs	0.50 % above PLR-14.00%
(P)	UGB SARAL Tractor Loan	Without Collateral	11.50%
		With Collateral(Gold, NSC, TDR)	11.25%
		With Collateral(Mortgage Land)	12.00%
(Q)	UGB Asset Backed Loan	₹5.00 lakh to ₹500.00 lakh	1.50% below PLR – 12.00% <b>For Commercial Real Estate (CRE)</b> 1.00% below PLR- 12.50%