

**खुदरा अस्तियाँ वर्टिकल**
  
**RETAIL ASSETS VERTICAL**

**Rate of Interest of Retail Lending Schemes Updated on 30.01.2024**

**EBLR as on 11-12-2023 is 9.25%; i.e. RBI Repo Rate (6.50%) + Spread (2.75%)**

**1. UNION HOME / AWAS / Repair & Renovation:**

**A. Floating rate:**

The approved rate of interest will be effective for all new Union Home and Union Awas loan customers (including switchover from other Benchmark, viz. MCLR / Base Rate / BPLR to EBLR)

Loan Amount	CIC Score	LTV	Government / PSU Employees
Irrespective of the loan amt	750 and above		EBLR - 0.90% = 8.35%

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried/ Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	800 & above	EBLR-0.90% = 8.35%			
		750 to 799	EBLR-0.75% = 8.50%			
		From 700 to 749 (Including -1 & 1 to 5)	EBLR-0.10% = 9.15%	EBLR-0.15% = 9.10%	EBLR = 9.25%	EBLR-0.05% = 9.20%
		From 650 to 699	EBLR+0.20% = 9.45%	EBLR+0.15% = 9.40%	EBLR+0.25% = 9.50%	EBLR+0.20% = 9.45%
		From 600 to 649	EBLR+1.00% = 10.25			
		Below 600	EBLR+1.50% = 10.75			

\* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

**B. Fixed Rate (for maximum 5 years)**

Loan Amount	Rate of Interest
Upto Rs.30 Lakh	11.40%
Above Rs.30 Lakh to Rs.50.00 Lakh	12.40%
Above Rs.50 lakh to Rs.200 Lakh	12.65%

## 2. SMART SAVE:

Loan Amount	CIC Score	LTV	Salaried/Professional		Non-Salaried	
			Male	Female*	Male	Female*
Up to 30 Lakh	750 & Above	<=80	EBLR + 0.05% = 9.30%			
		>80&<=90				
	From 700 to 749	<=80	EBLR + 0.30% = 9.55%	EBLR + 0.25% = 9.50%	EBLR + 0.35% = 9.60%	EBLR + 0.30% = 9.55%
		>80&<=90	EBLR + 0.35% = 9.60%	EBLR + 0.30% = 9.55%	EBLR + 0.40% = 9.65%	EBLR + 0.35% = 9.60%
	From 650 to 699	<=80	EBLR + 0.40% = 9.65%	EBLR + 0.35% = 9.60%	EBLR + 0.45% = 9.70%	EBLR + 0.40% = 9.65%
		>80&<=90	EBLR + 0.45% = 9.70%	EBLR + 0.40% = 9.65%	EBLR + 0.50% = 9.75%	EBLR + 0.45% = 9.70%
	From 600 to 649	<=80	EBLR + 0.95% = 10.20%			
		>80&<=90				
	Below 600	<=80	EBLR + 1.45% = 10.70%			
		>80&<=90				
Above 30 Lakh	750 & Above	<=80	EBLR + 0.05% = 9.30%			
		>80&<=90				
	From 700 to 749	<=80	EBLR + 0.40% = 9.65%	EBLR + 0.35% = 9.60%	EBLR + 0.45% = 9.70%	EBLR + 0.40% = 9.65%
		>80&<=90	EBLR + 0.45% = 9.70%	EBLR + 0.40% = 9.65%	EBLR + 0.50% = 9.75%	EBLR + 0.45% = 9.70%
	From 650 to 699	<=80	EBLR + 0.50% = 9.75%	EBLR + 0.45% = 9.70%	EBLR + 0.55% = 9.80%	EBLR + 0.50% = 9.75%
		>80&<=90	EBLR + 0.55% = 9.80%	EBLR + 0.50% = 9.75%	EBLR + 0.60% = 9.85%	EBLR + 0.55% = 9.80%
	From 600 to 649	<=80	EBLR + 1.10% = 10.35%			
		>80&<=90				
	Below 600	<=80	EBLR + 1.65% = 10.90%			
		>80&<=90				

\* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

### 3. COMMERCIAL REAL ESTATE -

#### a) Residential Housing (CRE-RH) 3rd House:

Loan Amount	CIC Score	LTV	Government / PSU Employees
Irrespective of the loan amt	750 and above		EBLR - 0.65% = 8.60%

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried/ Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	800 & above	EBLR-0.65% = 8.60%			
		750 to 799	EBLR-0.50% = 8.75%			
		From 700 to 749 (Including -1 & 1 to 5)	EBLR+0.15% = 9.40%	EBLR+0.10% = 9.35%	EBLR+0.25% = 9.50%	EBLR+0.20% = 9.45%
		From 650 to 699	EBLR+0.45% = 9.70%	EBLR+0.40% = 9.65%	EBLR+0.50% = 9.75%	EBLR+0.45% = 9.70%
		From 600 to 649	EBLR+1.25% = 10.50%			
		Below 600	EBLR+1.75% = 11.00%			

#### b) Residential Housing (CRE-RH) 4th House onwards:

Loan Amount	CIC Score	LTV	Government / PSU Employees
Irrespective of the loan amt	750 and above		EBLR - 0.15% = 9.10%

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried/ Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	800 & above	EBLR-0.15% = 9.10%			
		750 to 799	EBLR = 9.25%			
		From 700 to 749 (Including -1 & 1 to 5)	EBLR+0.65% = 9.90%	EBLR+0.60% = 9.85%	EBLR+0.75% = 10.00%	EBLR+0.70% = 9.95%
		From 650 to 699	EBLR+0.95% = 10.20%	EBLR+0.90% = 10.15%	EBLR+1.00% = 10.25%	EBLR+0.95% = 10.20%
		From 600 to 649	EBLR+1.75% = 11%			
		Below 600	EBLR+2.25% = 11.50%			

\* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

#### 4. UNION MILES:

Type of vehicle	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4-Wheeler	800 & Above	EBLR	-0.45%	8.80%
	From 750 - 799	EBLR	-0.25%	9.00%
	From 731 - 749	EBLR	0.20%	9.45%
	From 700-730 & -1 & 1 to 5	EBLR	0.50%	9.75%
	From 650-699	EBLR	1.00%	10.25%
	below 650	EBLR	1.20%	10.45%
New 2-Wheeler	700 & above	EBLR	3.10%	12.35%
	below 700	EBLR	3.20%	12.45%
Old 4 - Wheeler (Not older than 3 years)	700 & above	EBLR	3.60%	12.85%
	below 700	EBLR	3.70%	12.95%

**\*\* The above rate of interest shall also be applicable in case of SRLGE Schemes**

#### 4.1 UNION GREEN MILES:

Type of vehicle	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4-Wheeler	800 & Above	EBLR	-0.55%	8.70%
	From 750 - 799	EBLR	-0.35%	8.90%
	From 731 - 730	EBLR	0.10%	9.35%
	From 700-730 & -1 & 1 to 5	EBLR	0.30%	9.55%
	From 650-699	EBLR	0.80%	10.05%
	below 650	EBLR	1.00%	10.25%
New 2-Wheeler	700 & above	EBLR	2.90%	12.15%
	below 700	EBLR	3.00%	12.25%

**\*\* The above rate of interest shall also be applicable in case of SRLGE Schemes**

#### 5. UNION EDUCATION:

Covered under CGFSEL					
Quantum of loan	Reference Rate (D)	Premium		Effective ROI	
		For Male Student (E)	For Female Student (F)	For Male Student (D+E)	For Female Student (D+F)
Up to ₹ 7.50 lakh	EBLR	2.00%	2.00%	11.25%	11.25%

Not covered under CGFSEL					
Quantum of loan	Reference Rate (D)	Premium		Effective ROI	
		For Male Student (E)	For Female Student (F)	For Male Student (D+E)	For Female Student (D+F)
Up to ₹ 4.00 lakh	EBLR	3.25%	2.75%	12.50%	12.00%
>₹4.00-₹7.50 lakh	EBLR	3.00%	2.50%	12.25%	11.75%
Above ₹ 7.50 lakh	EBLR	2.10%	1.60%	11.35%	10.85%

#### 6. UNION EDUCATION PREMIER ABROAD:

Quantum of Loan	Rate of Interest	Effective ROI
Upto Rs. 40 Lakh	EBLR + 0.50% (without Collateral)	9.75%
Up to Rs.150.00 Lakh	EBLR+0.25% (50% Up to <100% Collateral)	9.50%
	100% and above collateral @ EBLR	9.25%

#### 7. UNION EDUCATION- SPECIAL SCHEME FOR PREMIER MEDICAL INSTITUTES:

Quantum of Loan	Rate of Interest	Effective ROI
Upto Rs. 40 Lakh	EBLR + 1.00% (without Collateral)	10.25%
Up to Rs.200.00 Lakh	EBLR+0.75% (50% Up to <100% Collateral)	10.00%
	100% and above collateral @ EBLR	9.25%

#### 8. Union Education Scheme: Tier I Premier Management & Technical Institutes for Indian Institutes of Technology (IITs):

Scheme	Rate of Interest	Effective ROI
Tier I Premier Management & Technical Institutes for Indian Institutes of Technology (IITs)	EBLR-1.15%	8.10%

#### 9. UNION EDUCATION LOAN FOR ISB STUDENT:

Course Name	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Post Graduate Programme in Management (PGPM)	EBLR	-1.10%	8.15%
Post Graduate Programme in Management for working Professionals (PGP-PRO) - Upto Rs. 20.00 lakhs	EBLR	-1.10%	8.15%
Post Graduate Programme in Management for working Professionals (PGP-PRO) - Above Rs. 20.00 lakh	EBLR	-0.80%	8.45%
Post Graduate Programme in Management for Senior Executives (PGPMAX) - Upto Rs. 20.00 lakhs	EBLR	-1.10%	8.15%
Post Graduate Programme in Management for Senior Executives (PGPMAX) - Above Rs. 20.00 lakh	EBLR	-0.80%	8.45%

#### 10. UNION EDUCATION-SPECIAL EDUCATION LOAN SCHEME:

Course Name	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
<b>Special Scheme for students of Tier-I Premier Management &amp; Technical institutes</b>			
Category 'A' Institutes	EBLR	-0.70%	8.55%
Category 'B' Institutes	EBLR	0.00%	9.25%
<b>Special scheme for students of Tier-II Management &amp; Technical Institutes</b>			
For Male Student	EBLR	1.75%	11.00%
For Female/SC/ST/Minority Students	EBLR	1.25%	10.50%

### 11. UNION EDUCATION - SKILL DEVELOPMENT:

Quantum of loan	Reference Rate (D)	Premium		Effective ROI	
		For Male Student (E)	For Female Student (F)	For Male Student (D+E=G)	For Female Student (D+F=H)
		Skill Development Loan without deviation to be covered under CGFSSD	EBLR	1.50%	1.50%
Skill Development Loan with deviation if any & not covered under CGFSSD	EBLR	3.25%	2.75%	12.50%	12.00%

### 12. UNION MORTGAGE:

Type of Property	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Residential Property (Self occupied/tenanted); Excluding Open Plots	800 & Above	EBLR	1.30%	10.55%
	750 to 799	EBLR	1.50%	10.75%
	700 to 749 -1 & 1 to 5	EBLR	2.30%	11.55%
	Below 700	EBLR	3.10%	12.35%
Non-Residential property but Self-occupied commercial/industrial; Excluding open Plots	800 & Above	EBLR	1.70%	10.95%
	750 to 799	EBLR	1.90%	11.15%
	700 to 749 -1 & 1 to 5	EBLR	2.70%	11.95%
	Below 700	EBLR	3.60%	12.85%
Non-Residential property which are not self-occupied like Hospital Leased to third Parties, Multi-tenanted Commercial Building-; Excluding Open plots.	800 & Above	EBLR	2.15%	11.40%
	750 to 799	EBLR	2.35%	11.60%
	700 to 749 -1 & 1 to 5	EBLR	2.95%	12.20%
	Below 700	EBLR	3.85%	13.10%

### 13. UNION MORTGAGE PLUS:

- 0.75% above the ROI of Home Loan account against which Mortgage Plus loan is extended without factoring concession
- Borrowers with CIBIL Score of below 700 to be charged additional borrower risk premium of 0.10%
- In case of Staff Home loan borrowers, the applicable ROI for Union Mortgage PLUS will be 0.75% above the applicable ROI on the Union Home Loan Scheme.

### 14. UNION REVERSE MORTGAGE:

Quantum of loan	Rate of Interest (Fixed Rate)
Rs.1.00 Lakhs to Rs.100 Lakhs	11.30%

### 15. UNION PERSONAL:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Personal - Under Tie-up	700 & above	EBLR	4.10%	13.35%
	below 700	EBLR	4.20%	13.45%
Union Personal - Under Non Tie-up	700 & above	EBLR	5.10%	14.35%
	below 700	EBLR	5.20%	14.45%
Union Personal- For Non-Salaried Individuals	700 & above	EBLR	6.10%	15.35%
	below 700	EBLR	6.20%	15.45%

### 16. UNION PROFESSIONAL PERSONAL LOAN SCHEME:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Professional Personal - Salaried Under Tie-up	700 & above	EBLR	2.50%	11.75%
	below 700	EBLR	2.75%	12.00%
Union Professional Personal - Salaried Under Non Tie-up	700 & above	EBLR	3.00%	12.25%
	below 700	EBLR	3.25%	12.50%
Union Professional Personal - Non-Salaried	700 & above	EBLR	3.50%	12.75%
	below 700	EBLR	3.75%	13.00%

### 17. UNION ASHIYANA PERSONAL LOAN SCHEME:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Personal - Salaried	700 & above	EBLR	2.50%	11.75%
	below 700	EBLR	2.75%	12.00%
Union Ashiyana Personal - Non-Salaried	700 & above	EBLR	3.00%	12.25%
	below 700	EBLR	3.25%	12.50%

### 18. UNION ASHIYANA OVERDRAFT SCHEME:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Overdraft - Salaried	700 & above	EBLR	1.70%	10.95%
	below 700	EBLR	2.05%	11.30%
Union Ashiyana Overdraft - Non-Salaried	700 & above	EBLR	1.75%	11.00%
	below 700	EBLR	2.10%	11.35%

### 19. UNION WOMEN PROFESSIONAL PERSONAL LOAN SCHEMES:

Quantum of loan	CIC Score	Rate of Interest (Salaried)	Effective ROI	Rate of Interest (Non-Salaried)	Effective ROI
Up to Rs.50.00 lakh	700 & above	EBLR + 2.10%	11.35%	EBLR + 3.00%	12.25%
	Below 700	EBLR + 2.25%	11.50%	EBLR + 3.25%	12.50%

### 20. UNION CASH: Floating ROI

	Age at the time of Loan	Quantum of Loan	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Pensioner	Upto 70 Years	Rs.10.00 Lakh	EBLR	2.10%	11.35%
	Above 70 Years	Rs.5.00 Lakh			
Family Pensioner	Any age Group	Rs.3.00 Lakh			

**21. SPECIAL RETAIL LENDING SCHEME FOR GOVERNMENT EMPLOYEE, SRLGE:**

**HOME LOAN:**

Loan amount	CIC Score	LTV	Applicable ROI category wise			
			Salaried/ Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	750 and above	As per quantum wise LTV Norms	EBLR-0.90% = 8.35%			
	From 700 to 749 (Including -1 & 1 to 5)		EBLR-0.10% = 9.15%	EBLR-0.15% = 9.10%	EBLR = 9.25%	EBLR-0.05% = 9.20%
	From 650 to 699		EBLR+0.20% = 9.45%	EBLR+0.15% = 9.40%	EBLR+0.25% = 9.50%	EBLR+0.20% = 9.45%
	From 600 to 649		EBLR+1.00% = 10.25%			
	Below 600		EBLR+1.50% = 10.75%			

\* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

UNION MORTGAGE	Type of Property	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
	Residential Property (Self occupied/tenanted); Excluding Open Plots	800 & Above	EBLR	1.20%	10.45%
		750 to 799	EBLR	1.40%	10.65%
		700 to 749 -1 & 1 to 5	EBLR	2.20%	11.45%
		Below 700	EBLR	3.00%	12.25%
	Non-Residential property but Self-occupied commercial/industrial; Excluding open Plots	800 & Above	EBLR	1.60%	10.85%
		750 to 799	EBLR	1.80%	11.05%
		700 to 749 -1 & 1 to 5	EBLR	2.60%	11.85%
		Below 700	EBLR	3.50%	12.75%
	Non-Residential property which are not self-occupied like Hospital Leased to third Parties, Multi-tenanted Commercial Building-; Excluding Open plots.	800 & Above	EBLR	2.05%	11.30%
		750 to 799	EBLR	2.25%	11.50%
		700 to 749 -1 & 1 to 5	EBLR	2.85%	12.10%
		Below 700	EBLR	3.75%	13.00%



<b>UNION PERSONAL</b>	Where employer undertaking is available	750 & Above	EBLR	2.10%	<b>11.35%</b>
		From 700 to 749	EBLR	2.20%	<b>11.45%</b>
		From 650 to 699	EBLR	2.40%	<b>11.65%</b>
		Less than 650	EBLR	2.70%	<b>11.95%</b>
	Where employer undertaking is not available	750 & Above	EBLR	3.60%	<b>12.85%</b>
		From 700 to 749	EBLR	3.70%	<b>12.95%</b>
		From 650 to 699	EBLR	3.90%	<b>13.15%</b>
		Less than 650	EBLR	4.20%	<b>13.45%</b>
	Where salary account is with our bank and employer undertaking is not available but guarantee of another co-employee is obtained. One Co-employee will be eligible to offer maximum 1 guarantee.	750 & Above	EBLR	2.70%	<b>11.95%</b>
		From 700 to 749	EBLR	2.80%	<b>12.05%</b>
		From 650 to 699	EBLR	3.00%	<b>12.25%</b>
		Less than 650	EBLR	3.30%	<b>12.55%</b>