

**UNION BANK OF INDIA**  
**RETAIL LOANS – HOUSING LOANS**

**RATE OF INTEREST ( Base Rate 10.75% w.e.f 08.08.2011)**

**Loan upto Rs. 30 Lacs**

<b>Tenor</b>	<b>Upto 5 years</b>	<b>&gt; 5 Years to 10 Years</b>	<b>&gt; 10 Years to 15 Years</b>	<b>&gt; 15 Years to 25 Years</b>
Fixed	12.50 %	N.A.	N.A.	N.A.
Floating	Base Rate + 0.50 % i.e. 11.25 %	Base Rate + 0.75 % i.e. 11.50 %	Base Rate + 0.75 % i.e. 11.50 %	Base Rate + 1.00 % i.e. 11.75 %

**Loan above Rs 30 Lacs and upto 50 Lacs**

<b>Tenor</b>	<b>Upto 5 years</b>	<b>&gt;5 Years to 10 Years</b>	<b>&gt;10 Years to 15 Years</b>	<b>&gt;15 Years to 25 Years</b>
Fixed	13.50 %	N.A.	N.A.	N.A.
Floating	Base Rate + 1.25 % i.e. 12.00 %	Base Rate + 1.50 % i.e. 12.25 %	Base Rate + 1.50 % i.e. 12.25 %	Base Rate + 1.75 % i.e. 12.50 %

**Loan above Rs 50 Lacs and upto 200 Lacs**

<b>Tenor</b>	<b>Upto 5 Years</b>	<b>&gt; 5 Years to 10 Years</b>	<b>&gt; 10 Years to 15 Years</b>	<b>&gt; 15 Years to 25 Years</b>
Fixed	13.75%	N.A.	N.A.	N.A.
Floating	Base Rate + 1.25 % i.e. 12.00 %	Base Rate + 1.50 % i.e. 12.25 %	Base Rate + 1.50 % i.e. 12.25 %	Base Rate + 1.75 % i.e. 12.50 %

**Loan above Rs 200 Lacs and upto Rs 300 Lacs**

<b>Tenor</b>	<b>Upto 5 Years</b>	<b>&gt; 5 Years to 10 Years</b>	<b>&gt; 10 Years to 15 Years</b>	<b>&gt; 15 Years to 25 Years</b>
Fixed	N.A.	N.A.	N.A.	N.A.
Floating	Base Rate + 1.75 % i.e. 12.50 %	Base Rate + 1.75 % i.e. 12.50 %	Base Rate + 2.00 % i.e. 12.75 %	Base Rate + 2.00 % i.e. 12.75 %

**PROCESSING CHARGES**

0.50 % of loan amount subject to a maximum of Rs.15000/- plus service tax as applicable

- 50 % of the processing charges plus service tax as applicable at the time of application
- 50 % of the processing charges plus service tax as applicable on acceptance of sanction