

Rate of Interest of Retail Lending Schemes w.e.f. 1st December 2018

(1Y-MCLR w.e.f. 01.12.2018 = 8.70%)

1. UNION HOME/UNION AWAS/UNION PARADISE

Loan Amount	Trans union- CIBIL Score	ROI
Up to ₹ 75 lakh	700 and above	1Y-MCLR +0.10% = 8.80%
	Below 700	1Y-MCLR + 0.20% = 8.90%
Above ₹ 75 lakh	700 and above	1Y-MCLR +0.15% = 8.85%
	Below 700	1Y-MCLR +0.25% = 8.95%

FIXED RATE(For maximum 5 years)	
Up to ₹ 30 lakh	11.40%
>₹ 30 lakh to ₹50 lakh	12.40%
>₹ 50 lakh to ₹200 lakh	12.65%

2. UNION HOME - SMART SAVE

Loan Amount	Trans union- CIBIL Score	ROI
Up to ₹75 lakh	700 and above	1Y-MCLR +0.35% = 9.05%
	Below 700	1Y-MCLR +0.45% = 9.15%
Above ₹ 75 lakh	700 and above	1Y-MCLR +0.65% = 9.35%
	Below 700	1Y-MCLR +0.75% = 9.45%

3. UNION TOP - UP

Original Housing Limit	Rate of Interest(floating)
Up to ₹ 30 lakh	1Y-MCLR +1.15% = 9.85%
Above ₹ 30 lakh	1Y-MCLR +1.40% = 10.10%

4. UNION MILES

Rate of Interest(floating)	
New 4 Wheeler	1Y-MCLR +0.50% = 9.20%
New 2 Wheeler	1Y-MCLR +3.00% = 11.70%
Old 4 Wheeler (Not older than 3 years)	1Y-MCLR + 3.50% = 12.20%

Note : 50% concession in processing charges based on CIBIL score till 31.03.2019

5. UNION EDUCATION

Quantum of loan (If covered under CGFSEL)	Rate of Interest(floating)	
	For Male Student	For Female Student
Up to ₹ 7.50 lakh	1Y-MCLR +2.00% = 10.70%	1Y-MCLR +2.00% = 10.70%

Quantum of loan (If not covered under CGFSEL)	Rate of Interest(floating)	
	For Male Student	For Female Student
Up to ₹ 4.00 lakh	1Y-MCLR +3.15% = 11.85%	1Y-MCLR +2.65% = 11.35%
>₹4.00 lakh < ₹7.50 lakh	1Y-MCLR +2.90% = 11.60%	1Y-MCLR +2.40% = 11.10%
Above ₹ 7.50 lakh	1Y-MCLR +2.00% = 10.70%	1Y-MCLR +1.50% = 10.20%

6. UNION EDUCATION LOAN FOR ISB STUDENT:

COURSE NAME	RATE OF INTEREST(floating)
Post Graduate Programme in Management (PGPM)	1Y-MCLR = 8.70%
Post Graduate Programme in Management for working Professionals (PGP-PRO)	1Y-MCLR+0.20% = 8.90%
Post Graduate Programme in Management for Senior Executives (PGPMAX)	1Y-MCLR+0.20% = 8.90%

7. UNION EDUCATION-SPECIAL EDUCATION LOAN SCHEME

	For Male Student	For Female/SC/ST/Minority Students
Special scheme for students of Premier Management & Technical Institutes	1Y-MCLR = 8.70%	
Special scheme for students of Tier-II Management & Technical Institutes	1Y-MCLR + 1.65% = 10.35%	1Y-MCLR + 1.15% = 9.85%

8. UNION EDUCATION - SKILL DEVELOPMENT

	For Male Student	For Female Student
Skill Development Loan without deviation to be covered under CGFSSD	1Y-MCLR + 1.50% = 10.20% (floating)	1Y-MCLR + 1.50% = 10.20% (floating)
Skill Development Loan with deviation if any & not covered under CGFSSD	1Y-MCLR + 3.15% = 11.85% (floating)	1Y-MCLR + 2.65% = 11.35% (floating)

Note: There is no processing charges on Union Education

9. UNION MORTGAGE

Rate of interest (floating)	
Residential Property (Self occupied /Tenanted) - Excluding open plots	1Y-MCLR +2.90% = 11.60%
Non-Residential but self occupied commercial / industrial properties - Excluding open plots	1Y-MCLR +3.40% = 12.10%
Non-Residential properties which are not self occupied like school/College Buildings, Hospital leased to third parties, Multi tenanted commercial building - Excluding open plots.	1Y-MCLR +3.65% = 12.35%

Note: Processing charges for Union Mortgage is 0.50% of the loan amount plus GST

10. UNION MORTGAGE PLUS

1% above the ROI of Home Loan account against which Mortgage Plus loan is extended without factoring concession

Note : Processing charges for Union Mortgage Plus is 0.50% of the loan amount plus GST

11. UNION HEALTH

	Rate of Interest
Fixed	12.00%
Floating	1Y-MCLR + 3.15% = 11.85%

Note : Processing charges for Union Health is 0.50% of the loan amount plus GST

12. UNION PERSONAL

Schemes	Rate of Interest (floating)	
Union Personal - Under Tie-up	1Y-MCLR + 4.00% = 12.70%	
Union Personal - Under Non Tie-up	1Y-MCLR + 5.00% = 13.70%	
Union Personal- For Non-Salaried Individuals	1Y-MCLR + 6.00% = 14.70%	
Special Retail Lending for Government Employees	Where employer undertaking available	Where employer undertaking not available
	1Y-MCLR + 2.00% = 10.70%	1Y-MCLR + 3.50% = 12.20%

Note : Processing charges for Union Personal is 0.50% of the loan amount plus GST, Minimum ₹ 500/- plus GST,

***There is no processing charges on Union Personal - For employees of Government Organisations/PSUs & Central/State Government**

13. UNION REVERSE MORTGAGE

Rate of Interest	12.15% (Fixed & to be reset every five years)
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Note : Processing charges for Union Reverse Mortgage is 0.50% of the loan amount plus GST, Maximum ₹ 10,000/- plus GST)

14. UNION CASH

Rate of Interest	12.90%(Fixed)
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Note: Processing charges for Union Cash is 0.10% of the loan amount plus GST, Minimum ₹ 100/- plus GST)

15. SPECIAL RETAIL LENDING SCHEME FOR GOVERNMENT EMPLOYEE, SRLGE :

Schemes		Rate of Interest (floating)	
UNION HOME	UPTO 75 LAKH	CIBIL 700 & above	1Y-MCLR +0.10% = 8.80%
		Below 700	1Y-MCLR + 0.20% = 8.90%
	75 LAKH AND ABOVE	CIBIL 700 & above	1Y-MCLR +0.15% = 8.85%
		Below 700	1Y-MCLR +0.25% = 8.95%
UNION MORTGAGE	Residential Property		1Y-MCLR +1.50% = 10.20%
	Non-residential but self occupied Commercial / Industrial properties - Excluding open plot		1Y-MCLR +3.40% = 12.10%
	Non-residential properties which are not self occupied like School/college building, Hospital leased to third parties, Multi tenanted commercial building - Excluding open plots		1Y-MCLR +3.65% = 12.35%
UNION MILES	NEW 4 -WHEELER		1Y-MCLR+0.25% = 8.95%
	NEW 2 -WHEELER		1Y-MCLR +1.50% = 10.20%
	OLD 4 -WHEELER		1Y-MCLR +2.00% = 10.70%
UNION EDUCATION	FOR ALL EDUCATION LOAN (IRRESPECTIVE OF LOAN AMT.)		1Y-MCLR +2.00% = 10.70%
UNION PERSONAL	WHEREVER EMPLOYER UNDERTAKING AVAILABLE		1Y-MCLR +2.00% = 10.70%
	WHEREVER EMPLOYER		1Y-MCLR +3.50% = 12.20%

UNDERTAKING NOT AVAILABLE

Note : No Processing charges under the above scheme

**16. SPECIAL RETAIL LENDING SCHEME FOR THE EMPLOYEES OF BHARAT SANCHAR
NIGAM LIMITED, BSNL (valid from 01.01.2018 to 31.12.2018):**

Schemes			Rate of interest (floating)
UNION HOME	UPTO 75 LAKH	CIBIL 700 & above	1Y-MCLR +0.10% = 8.80%
		Below 700	1Y-MCLR + 0.20% = 8.90%
	75 LAKH AND ABOVE	CIBIL 700 & above	1Y-MCLR +0.15% = 8.85%
		Below 700	1Y-MCLR +0.25% = 8.95%
UNION MORTGAGE	Residential Property (Self occupied /Tenanted) - Excluding open plots		1Y-MCLR +2.90% = 11.60%
	Non-residential but self occupied Commercial / Industrial properties - Excluding open plot		1Y-MCLR +3.40% = 12.10%
	Non-residential properties which are not self occupied like School/college building, Hospital leased to third parties, Multi tenanted commercial building - Excluding open plots		1Y-MCLR +3.65% = 12.35%
UNION MILES	NEW 2 -WHEELER		1Y-MCLR+0.10% = 8.80% (Up to 3 years)
			1Y-MCLR+0.35% = 9.05% (>3 - 5 years)
	NEW 4 -WHEELER		1Y-MCLR+0.10% = 8.80% (Up to 3 years)
			1Y-MCLR+0.35% = 9.05% (>3 - 5 years)
OLD 4 -WHEELER		1Y-MCLR +2.60% = 11.30%	
UNION EDUCATION	Up to 7.50 lakh (If covered under CGFSEL)		1Y-MCLR +2.00% = 10.70% (For Both Male & Female)
	Up to ₹ 4.00 lakh (If not covered under CGFSEL)		1Y-MCLR +3.15% = 11.85%(Male)
			1Y-MCLR +2.65% = 11.35%(Female)
	>₹4.00 lakh < ₹7.50 lakh (If not covered under CGFSEL)		1Y-MCLR +2.90% = 11.60%(Male)
1Y-MCLR +2.40% = 11.10%(Female)			

	Above ₹ 7.50 lakh (If not covered under CGFSEL)	1Y-MCLR +2.00% = 10.70%(Male)
		1Y-MCLR +1.50% = 10.20%(Female)

Note : No Processing charges under the above scheme except Union Mortgage (as per scheme)