

**Rate of Interest of Retail Lending Schemes w.e.f. 1<sup>st</sup> July 2019**

**(1Y-MCLR w.e.f. 01.07.2019 = 8.55%)**

**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% = 8.65%
	Below 700	1Y-MCLR + 0.20% = 8.75%
Above ₹ 75 lakh	700 and above	1Y-MCLR +0.15% = 8.70%
	Below 700	1Y-MCLR +0.25% = 8.80%

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% = 8.90%
	Below 700	1Y-MCLR +0.45% = 9.00%
Above ₹ 75 lakh	700 and above	1Y-MCLR +0.65% = 9.20%
	Below 700	1Y-MCLR +0.75% = 9.30%

**3. UNION TOP - UP**

Original Housing Limit	Rate of Interest(floating)
Up to ₹ 30 lakh	1Y-MCLR +1.15% = 9.70%
Above ₹ 30 lakh	1Y-MCLR +1.40% = 9.95%

**4. UNION MILES**

Rate of Interest(floating)	
New 4 Wheeler	1Y-MCLR +0.50% = 9.05%
New 2 Wheeler	1Y-MCLR +3.00% = 11.55%
Old 4 Wheeler (Not older than 3 years)	1Y-MCLR + 3.50% = 12.05%

**Note : Processing charge flat Rs. 500/- for two wheeler and Rs.1000/- for four wheeler**

## 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% = 10.55%	1Y-MCLR + 2.00% = 10.55%

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% = 11.70%	1Y-MCLR + 2.65% = 11.20%
>₹4.00 lakh < ₹7.50 lakh	1Y-MCLR + 2.90% = 11.45%	1Y-MCLR + 2.40% = 10.95%
Above ₹ 7.50 lakh	1Y-MCLR + 2.00% = 10.55%	1Y-MCLR + 1.50% = 10.05%

## 6. UNION EDUCATION LOAN FOR ISB STUDENT:

COURSE NAME	RATE OF INTEREST(floating)
Post Graduate Programme in Management (PGPM)	1Y-MCLR = 8.55%
Post Graduate Programme in Management for working Professionals (PGP-PRO)	1Y-MCLR+0.20% = 8.75%
Post Graduate Programme in Management for Senior Executives (PGPMAX)	1Y-MCLR+0.20% = 8.75%

## 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 = 8.55%	
Special scheme for students of Tier-II Management & Technical Institutes	1Y-MCLR + 1.65% = 10.20%	1Y-MCLR + 1.15% = 9.70%

## 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% = 10.05% (floating)	1Y-MCLR + 1.50% = 10.05% (floating)
Skill Development Loan with deviation if any & not covered under CGFSSD	1Y-MCLR + 3.15% = 11.70% (floating)	1Y-MCLR + 2.65% = 11.20% (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% = 11.45%
Non-Residential but self occupied commercial / industrial properties - Excluding open plots	1Y-MCLR + 3.40% = 11.95%
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% = 12.20%

**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% = 11.70%

**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% = 12.55%	
Union Personal - Under Non Tie-up	1Y-MCLR + 5.00% = 13.55%	
Union Personal- For Non-Salaried Individuals	1Y-MCLR + 6.00% = 14.55%	
Special Retail Lending for Government Employees	Where employer undertaking available	Where employer undertaking not available
	1Y-MCLR + 2.00% = 10.55%	1Y-MCLR + 3.50% = 12.05%

**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% = 8.65%
		Below 700	1Y-MCLR + 0.20% = 8.75%
	75 LAKH AND ABOVE	CIBIL 700 & above	1Y-MCLR +0.15% = 8.70%
		Below 700	1Y-MCLR +0.25% = 8.80%
UNION MORTGAGE	Residential Property		1Y-MCLR +1.50% = 10.05%
	Non-residential but self occupied Commercial / Industrial properties - Excluding open plot		1Y-MCLR +3.40% = 11.95%
	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% = 12.20%
UNION MILES	NEW 4 -WHEELER		1Y-MCLR+0.25% = 8.80%
	NEW 2 -WHEELER		1Y-MCLR +1.50% = 10.05%
	OLD 4 -WHEELER		1Y-MCLR +2.00% = 10.55%
UNION EDUCATION	FOR ALL EDUCATION LOAN (IRRESPECTIVE OF LOAN AMT.)		1Y-MCLR +2.00% = 10.55%
UNION PERSONAL	WHEREVER EMPLOYER UNDERTAKING AVAILABLE		1Y-MCLR +2.00% = 10.55%
	WHEREVER EMPLOYER		1Y-MCLR +3.50% = 12.05%

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% = 8.65%
		Below 700	1Y-MCLR + 0.20% = 8.75%
	75 LAKH AND ABOVE	CIBIL 700 & above	1Y-MCLR +0.15% = 8.70%
		Below 700	1Y-MCLR +0.25% = 8.80%
UNION MORTGAGE	Residential Property (Self occupied /Tenanted) - Excluding open plots		1Y-MCLR +2.90% = 11.45%
	Non-residential but self occupied Commercial / Industrial properties - Excluding open plot		1Y-MCLR +3.40% = 11.95%
	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% = 12.20%
UNION MILES	NEW 2 -WHEELER		1Y-MCLR+0.10% = 8.65% (Up to 3 years)
			1Y-MCLR+0.35% = 8.90% (>3 - 5 years)
	NEW 4 -WHEELER		1Y-MCLR+0.10% = 8.65% (Up to 3 years)
			1Y-MCLR+0.35% = 8.90% (>3 - 5 years)
OLD 4 -WHEELER		1Y-MCLR +2.60% = 11.15%	
UNION EDUCATION	Up to 7.50 lakh (If covered under CGFSEL)		1Y-MCLR +2.00% = 10.55% (For Both Male & Female)
	Up to ₹ 4.00 lakh (If not covered under CGFSEL)		1Y-MCLR +3.15% = 11.70%(Male)
			1Y-MCLR +2.65% = 11.20%(Female)
	>₹4.00 lakh < ₹7.50 lakh (If not covered under CGFSEL)		1Y-MCLR +2.90% = 11.45%(Male)
			1Y-MCLR +2.40% = 10.95%(Female)

	Above ₹ 7.50 lakh (If not covered under CGFSEL)	1Y-MCLR +2.00% = 10.55%(Male)
		1Y-MCLR +1.50% = 10.05%(Female)

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