

**Rate of Interest of Retail Lending Schemes w.e.f.01<sup>st</sup> April 2020**

**EBLR as on 01.04.2020 is 7.20 %; i.e. RBI Repo Rate (4.40%) + Spread (2.80%)**

**1.UNION HOME/ AWAS**

**A.Floating rate (for maximum tenor up to 30 years) Loan amount up to Rs.30.00 Lakh:**

S. No.	CIBIL score	LTV	Salaried	Non-Salaried	Men	Women	ROI (EBLR + / - Premium %)	Effective ROI
1	700 & above	<75%	✓	-	✓	-	EBLR - 0.05%	7.15
2	700 & above	<75%	✓	-	-	✓	EBLR - 0.10%	7.10
3	700 & above	<75%	-	✓	✓	-	EBLR + 0.10%	7.30
4	700 & above	<75%	-	✓	-	✓	EBLR + 0.05%	7.25
5	700 & above	>75% - ≤80%	✓	-	✓	-	EBLR	7.20
6	700 & above	>75% - ≤80%	✓	-	-	✓	EBLR - 0.05%	7.15
7	700 & above	>75% - ≤80%	-	✓	✓	-	EBLR + 0.10%	7.30
8	700 & above	>75% - ≤80%	-	✓	-	✓	EBLR + 0.05%	7.25
9	700 & above	>80% - ≤90%	✓	-	✓	-	EBLR + 0.10%	7.30
10	700 & above	>80% - ≤90%	✓	-	-	✓	EBLR + 0.05%	7.25
11	700 & above	>80% - ≤90%	-	✓	✓	-	EBLR + 0.20%	7.40
12	700 & above	>80% - ≤90%	-	✓	-	✓	EBLR + 0.15%	7.35
13	Below 700	<75%	✓	-	✓	-	EBLR + 0.10%	7.30
14	Below 700	<75%	✓	-	-	✓	EBLR + 0.05%	7.25
15	Below 700	<75%	-	✓	✓	-	EBLR + 0.20%	7.40
16	Below 700	<75%	-	✓	-	✓	EBLR + 0.15%	7.35
17	Below 700	>75% - ≤80%	✓	-	✓	-	EBLR + 0.10%	7.30
18	Below 700	>75% - ≤80%	✓	-	-	✓	EBLR + 0.05%	7.25
19	Below 700	>75% - ≤80%	-	✓	✓	-	EBLR + 0.20%	7.40
20	Below 700	>75% - ≤80%	-	✓	-	✓	EBLR + 0.15%	7.35
21	Below 700	>80% - ≤90%	✓	-	✓	-	EBLR + 0.20%	7.40
22	Below 700	>80% - ≤90%	✓	-	-	✓	EBLR + 0.15%	7.35
23	Below 700	>80% - ≤90%	-	✓	✓	-	EBLR + 0.30%	7.50
24	Below 700	>80% - ≤90%	-	✓	-	✓	EBLR + 0.25%	7.45

**Floating rate (for maximum tenor of up to 30 years) Loan amount above Rs.30 Lakh to Rs.75 lakh:**

CIBIL Score	Rate of Interest			
	Salaried		Non-salaried	
	Male	Female	Male	Female
700 & above	EBLR+0.20% = <b>7.40%</b>	EBLR+0.15% = <b>7.35%</b>	EBLR+0.20%= <b>7.40%</b>	EBLR+0.15%= <b>7.35%</b>
Below 700	EBLR+0.30% = <b>7.50%</b>	EBLR+0.25% = <b>7.45%</b>	EBLR+0.30%= <b>7.50%</b>	EBLR+0.25%= <b>7.45%</b>

**Floating rate (for maximum tenor of up to 30 years) Loan amount above Rs.75 lakh:**

CIBIL Score	Rate of Interest			
	Salaried		Non-salaried	
	Male	Female	Male	Female
700 & above	EBLR+0.25% = <b>7.45%</b>	EBLR+0.20% = <b>7.40%</b>	EBLR+0.25% = <b>7.45%</b>	EBLR+0.20% = <b>7.40%</b>
Below 700	EBLR+0.35% = <b>7.55%</b>	EBLR+0.30% = <b>7.50%</b>	EBLR+0.35% = <b>7.55%</b>	EBLR+0.30% = <b>7.50%</b>

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

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

**2. SMART SAVE:**

Loan Amount	CIBIL Score	Rate of Interest	
		Salaried	Non-salaried
Up to Rs. 30 lakh	700 & above	EBLR+0.25% = 7.45%	EBLR+0.35% = 7.55%
	Below 700	EBLR+0.35% = 7.55%	EBLR+0.45% = 7.65%
Above Rs.30 lakh to Rs. 75 lakh	700 & above	EBLR+0.45% = 7.65%	EBLR+0.45% = 7.65%
	Below 700	EBLR+0.55% = 7.75%	EBLR+0.55% = 7.75%
Above Rs.75 lakh	700 & above	EBLR+0.75% = 7.95%	EBLR+0.75% = 7.95%
	Below 700	EBLR+0.85% = 8.05%	EBLR+0.85% = 8.05%

**3: COMMERCIAL REAL ESTATE - Residential Housing (CRE):**

		Salaried	Non-salaried
Up to Rs. 30 lakh	700 & above	EBLR+1.00% = 8.20%	EBLR+1.10% = 8.20%
	Below 700	EBLR+1.10% = 8.30%	EBLR+1.20% = 8.30%
Above Rs.30 lakh to Rs. 75 lakh	700 & above	EBLR+1.20% = 8.40%	EBLR+1.20% = 8.30%
	Below 700	EBLR+1.30% = 8.50%	EBLR+1.30% = 8.50%
Above Rs.75 lakh	700 & above	EBLR+1.30% = 8.50%	EBLR+1.30% = 8.50%
	Below 700	EBLR+1.35% = 8.55%	EBLR+1.35% = 8.55%

#### 4. UNION MILES

Type of vehicle	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4 Wheeler	700 & above	EBLR	0.60%	7.80%
	below 700	EBLR	0.70%	7.90%
New 2 Wheeler	700 & above	EBLR	3.10%	10.30%
	below 700	EBLR	3.20%	10.40%
Old 4 Wheeler (Not older than 3 years)	700 & above	EBLR	3.60%	10.80%
	below 700	EBLR	3.70%	10.90%

#### 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%	9.20%	9.20%

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%	10.45%	9.95%
> ₹4.00 - ₹7.50 lakh	EBLR	3.00%	2.50%	10.20%	9.70%
Above ₹ 7.50 lakh	EBLR	2.10%	1.60%	9.30%	8.80%

#### 6. 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	---	7.20%
Post Graduate Programme in Management for working Professionals (PGP-PRO)	EBLR	0.20%	7.40%
Post Graduate Programme in Management for Senior Executives (PGPMAX)	EBLR	0.20%	7.40%

## 7. UNION EDUCATION-SPECIAL EDUCATION LOAN SCHEME

Course Name	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
<b>Special Scheme for students of Premier Management &amp; Technical institutes</b>			
For Male Student	EBLR	0.10%	<b>7.30%</b>
For Female/SC/ST/Minority Students	EBLR	0.10%	<b>7.30%</b>
<b>Special scheme for students of Tier-II Management &amp; Technical Institutes</b>			
For Male Student	EBLR	1.75%	<b>8.95%</b>
For Female/SC/ST/Minority Students	EBLR	1.25%	<b>8.45%</b>

## 8. 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%	<b>8.70%</b>	<b>8.70%</b>
Skill Development Loan with deviation if any & not covered under CGFSSD	EBLR	3.25%	2.75%	<b>10.45%</b>	<b>9.95%</b>

## 9. UNION MORTGAGE

Type of Property	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Residential Property (Self occupied /Tenanted) - Excluding open plots	700 & above	EBLR	3.00%	<b>10.20%</b>
	below 700	EBLR	3.10%	<b>10.30%</b>
Non-Residential but self occupied commercial / industrial properties - Excluding open plots	700 & above	EBLR	3.50%	<b>10.70%</b>
	below 700	EBLR	3.60%	<b>10.80%</b>
Non-Residential properties which are not self occupied like school/College Buildings, Hospital leased to third parties, Multi tenanted commercial building - Excluding open plots.	700 & above	EBLR	3.75%	<b>10.95%</b>
	below 700	EBLR	3.85%	<b>11.05%</b>

## 10. UNION MORTGAGE PLUS

- 1% 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 1% above the applicable ROI on the Union Home Loan Scheme.

## 11. UNION PERSONAL

Schemes	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Personal - Under Tie-up	700 & above	EBLR	4.10%	<b>11.30%</b>
	below 700	EBLR	4.20%	<b>11.40%</b>
Union Personal - Under Non Tie-up	700 & above	EBLR	5.10%	<b>12.30%</b>
	below 700	EBLR	5.20%	<b>12.40%</b>
Union Personal- For Non-Salaried Individuals	700 & above	EBLR	6.10%	<b>13.30%</b>
	below 700	EBLR	6.20%	<b>13.40%</b>
Where employer undertaking available	700 & above	EBLR	2.10%	<b>9.30%</b>
	below 700	EBLR	2.20%	<b>9.40%</b>
Where employer undertaking not available	700 & above	EBLR	3.60%	<b>10.80%</b>
	below 700	EBLR	3.70%	<b>10.90%</b>

## 12. SPECIAL RETAIL LENDING SCHEME FOR GOVERNMENT EMPLOYEE, SRLGE :

<b>Scheme</b>	
<b>UNION HOME</b>	<b>To be guided by ROI as per Point No 1,2,3 &amp; 4</b>

<b>UNION MORTGAGE</b>	Residential Property	CIBIL 700 & above	EBLR	1.60%	<b>8.80%</b>
		Below 700	EBLR	1.70%	<b>8.90%</b>
	Non-residential but self occupied Commercial / Industrial properties - Excluding open plot	CIBIL 700 & above	EBLR	3.50%	<b>10.70%</b>
		Below 700	EBLR	3.60%	<b>10.80%</b>
	Non-residential properties which are not self occupied, Multi tenanted commercial building - Excluding open plots	CIBIL 700 & above	EBLR	3.75%	<b>10.95%</b>
		Below 700	EBLR	3.85%	<b>11.05%</b>

<b>UNION MILES</b>	NEW 4 -WHEELER	CIBIL 700 & above	EBLR	0.35%	<b>7.55%</b>
		Below 700	EBLR	0.45%	<b>7.65%</b>
	NEW 2 -WHEELER	CIBIL 700 & above	EBLR	1.60%	<b>8.80%</b>
		Below 700	EBLR	1.70%	<b>8.90%</b>
	OLD 4 -WHEELER	CIBIL 700 & above	EBLR	2.10%	<b>9.30%</b>
		Below 700	EBLR	2.20%	<b>9.40%</b>

<b>UNION EDUCATION</b>	FOR ALL EDUCATION LOAN (IRRESPECTIVE OF LOAN AMT.)	EBLR	2.10%	<b>9.30%</b>
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<b>UNION PERSONAL</b>	WHEREVER EMPLOYER UNDERTAKING AVAILABLE	CIBIL 700 & above	EBLR	2.10%	<b>9.30%</b>
		Below 700	EBLR	2.20%	<b>9.40%</b>
	WHEREVER EMPLOYER UNDERTAKING NOT AVAILABLE	CIBIL 700 & above	EBLR	3.60%	<b>10.80%</b>
		Below 700	EBLR	3.70%	<b>10.90%</b>