

**Rate of Interest of Retail Lending Schemes Updated on 12.11.2022**

**EBLR as on 11-10-2022 is 8.70%; i.e. RBI Repo Rate (5.90%) + Spread (2.80%)**

**1. UNION HOME / AWAS: (Applicable from 26-09-2022 to 31-12-2022)**

**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	CIBIL Score	LTV	Salaried/Professional		Non Salaried	
			Male	Female	Male	Female
Upto 30 Lakh	800 and above	<=80	EBLR - 0.45% = 8.25%			
		>80&<=90	EBLR - 0.45% = 8.25%			
	From 750 to 799	<=80	EBLR - 0.35% = 8.35%			
		>80&<=90	EBLR - 0.35% = 8.35%			
	From 700 to 749	<=80	EBLR + 0.05% = 8.75%	EBLR = 8.70%	EBLR + 0.10% = 8.80%	EBLR + 0.05% = 8.75%
		>80&<=90	EBLR + 0.10% = 8.80%	EBLR + 0.05% = 8.75%	EBLR + 0.15% = 8.85%	EBLR + 0.10% = 8.80%
	From 650 to 699	<=80	EBLR + 0.15% = 8.85%	EBLR + 0.10% = 8.80%	EBLR + 0.20% = 8.90%	EBLR + 0.15% = 8.85%
		>80&<=90	EBLR + 0.20% = 8.90%	EBLR + 0.15% = 8.85%	EBLR + 0.25% = 8.95%	EBLR + 0.20% = 8.90%
	From 600 to 649	<=80	EBLR + 0.70% = 9.40%			
		>80&<=90	EBLR + 0.70% = 9.40%			
	Below 600	<=80	EBLR + 1.20% = 9.90%			
		>80&<=90	EBLR + 1.20% = 9.90%			
Above 30 Lakh	800 and above	<=80	EBLR - 0.45% = 8.25%			
		>80&<=90	EBLR - 0.45% = 8.25%			
	From 750 to 799	<=80	EBLR - 0.35% = 8.35%			
		>80&<=90	EBLR - 0.35% = 8.35%			
	From 700 to 749	<=80	EBLR + 0.15% = 8.85%	EBLR + 0.10% = 8.80%	EBLR + 0.20% = 8.90%	EBLR + 0.15% = 8.85%
		>80&<=90	EBLR + 0.20% = 8.90%	EBLR + 0.15% = 8.85%	EBLR + 0.25% = 8.95%	EBLR + 0.20% = 8.90%
	From 650 to 699	<=80	EBLR + 0.25% = 8.95%	EBLR + 0.20% = 8.90%	EBLR + 0.30% = 9.00%	EBLR + 0.25% = 8.95%

Loan Amount	CIBIL Score	LTV	Salaried/Professional		Non Salaried	
			Male	Female	Male	Female
		>80&lt;=90	EBLR + 0.30% = 9.00%	EBLR + 0.25% = 8.95%	EBLR + 0.35% = 9.05%	EBLR + 0.30% = 9.00%
		From 600 to 649	<=80	EBLR + 0.85% = 9.55%		
	>80&lt;=90					
	Below 600	<=80	EBLR + 1.40% = 10.10%			
		>80&lt;=90				

\* The above benefit of 5 bps concession will be applicable, only 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%
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	LTV	Salaried/Professional		Non Salaried		
			Male	Female	Male	Female	
Upto 30 Lakh	750 & Above	<=80	EBLR + 0.05% = 8.75%				
		>80&lt;=90					
	From 700 to 749	<=80	EBLR + 0.30% = 9.00%	EBLR + 0.25% = 8.95%	EBLR + 0.35% = 9.05%	EBLR + 0.30% = 9.00%	
		>80&lt;=90	EBLR + 0.35% = 9.05%	EBLR + 0.30% = 9.00%	EBLR + 0.40% = 9.10%	EBLR + 0.35% = 9.05%	
	From 650 to 699	<=80	EBLR + 0.40% = 9.10%	EBLR + 0.35% = 9.05%	EBLR + 0.45% = 9.15%	EBLR + 0.40% = 9.10%	
		>80&lt;=90	EBLR + 0.45% = 9.15%	EBLR + 0.40% = 9.10%	EBLR + 0.50% = 9.20%	EBLR + 0.45% = 9.15%	
	From 600 to 649	<=80	EBLR + 0.95% = 9.65%				
		>80&lt;=90					
	Below 600	<=80	EBLR + 1.45% = 10.15%				
		>80&lt;=90					
	Above 30 Lakh	750 & Above	<=80	EBLR + 0.05% = 8.75%			
			>80&lt;=90				
From 700 to		<=80	EBLR + 0.40% = 9.10%	EBLR + 0.35% = 9.05%	EBLR + 0.45% = 9.15%	EBLR + 0.40% = 9.10%	

Loan Amount	CIBIL Score	LTV	Salaried/Professional		Non Salaried	
			Male	Female	Male	Female
	749	>80&<=90	EBLR + 0.45% = 9.15%	EBLR + 0.40% = 9.10%	EBLR + 0.50% = 9.20%	EBLR + 0.45% = 9.15%
	From 650 to 699	<=80	EBLR + 0.50% = 9.20%	EBLR + 0.45% = 9.15%	EBLR + 0.55% = 9.25%	EBLR + 0.50% = 9.20%
		>80&<=90	EBLR + 0.55% = 9.25%	EBLR + 0.50% = 9.20%	EBLR + 0.60% = 9.30%	EBLR + 0.55% = 9.25%
	From 600 to 649	<=80	EBLR + 1.10% = 9.80%			
		>80&<=90				
	Below 600	<=80	EBLR + 1.65% = 10.35%			
		>80&<=90				

### 3: COMMERCIAL REAL ESTATE - Residential Housing (CRE): (Applicable from 12-11-2022 to 31-12-2022)

Loan Amount	CIBIL Score	LTV	Salaried/Professional	Non Salaried	
Upto 30 Lakh	800 and above	<=80	EBLR + 0.30% = 9.00%		
		>80&<=90			
	From 750 to 799	<=80	EBLR + 0.40% = 9.10%		
		>80&<=90			
	From 700 to 749	<=80	EBLR + 0.80% = 9.50%	EBLR + 0.85% = 9.55%	
		>80&<=90	EBLR + 0.85% = 9.55%	EBLR + 0.90% = 9.60%	
	From 650 to 699	<=80	EBLR + 0.90% = 9.60%	EBLR + 0.95% = 9.65%	
		>80&<=90	EBLR + 0.95% = 9.65%	EBLR + 1.00% = 9.70%	
	From 600 to 649	<=80	EBLR + 1.45% = 10.15%		
		>80&<=90			
	Below 600	<=80	EBLR + 1.95% = 10.65%		
		>80&<=90			
Above 30 Lakh	800 and above	<=80	EBLR + 0.30% = 9.00%		
		>80&<=90			
	From 750 to 799	<=80	EBLR + 0.40% = 9.10%		
		>80&<=90			
	From 700 to 749	<=80	EBLR + 0.90% = 9.60%	EBLR + 0.95% = 9.65%	
		>80&<=90	EBLR + 0.95% = 9.65%	EBLR + 1.00% = 9.70%	
	From 650	<=80	EBLR + 1.00% = 9.70%	EBLR + 1.05% = 9.75%	

Loan Amount	CIBIL Score	LTV	Salaried/Professional	Non Salaried
	to 699	>80&<=90	EBLR + 1.05% = 9.75%	EBLR + 1.10% = 9.80%
	From 600 to 649	<=80	EBLR + 1.60% = 10.30%	
		>80&<=90		
	Below 600	<=80	EBLR + 2.15% = 10.85%	
		>80&<=90		

#### 4 UNION MILES: (Applicable from 26-09-2022 to 31-12-2022)

Type of vehicle	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4 Wheeler	800 & above	EBLR	-0.25%	8.45%
	From 750-799			
	From 700-749	EBLR	0.30%	9.00%
	From 650-699	EBLR	1.30%	10.00%
	below 650	EBLR	1.50%	10.20%
New 2 Wheeler	700 & above	EBLR	3.10%	11.80%
	below 700	EBLR	3.20%	11.90%
Old 4 Wheeler (Not older than 3 years)	700 & above	EBLR	3.60%	12.30%
	below 700	EBLR	3.70%	12.40%

#### 4.1 UNION GREEN MILES: (Applicable from 26-09-2022 to 31-12-2022)

Type of vehicle	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4 Wheeler	800 & above	EBLR	-0.30%	8.40%
	From 750-799			
	From 700-749	EBLR	0.25%	8.95%
	From 650-699	EBLR	1.25%	9.95%
	below 650	EBLR	1.45%	10.15%
New 2 Wheeler	700 & above	EBLR	2.90%	11.60%
	below 700	EBLR	3.00%	11.70%

## 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%	10.70%	10.70%

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%	11.95%	11.45%
>₹4.00-₹7.50 lakh	EBLR	3.00%	2.50%	11.70%	11.20%
Above ₹ 7.50 lakh	EBLR	2.10%	1.60%	10.80%	10.30%

## 6. UNION EDUCATION PREMIER ABROAD:

Quantum of Loan	Rate of Interest	Effective ROI	Collateral	Rate of Interest	Effective ROI
Up to Rs. 40 Lakh	EBLR + 0.50% (without Collateral)	9.20%	50% Up to <100%	EBLR+0.25%	8.95%
			100% and above	EBLR	8.70%
Above Rs. 40 Lakh	EBLR+2.00% (50% Up to <100% Collateral)	10.70%	100% and above	EBLR+1.50%	10.20%

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

Quantum of Loan	Rate of Interest	Effective ROI	Collateral	Rate of Interest	Effective ROI
Upto Rs.40 lakh	EBLR + 1.50% (Without Collateral)	10.20%	50% Upto<100%	EBLR+1.25%	9.95%
			100% and above	EBLR+1.00%	9.70%
Above Rs.40 lakh	EBLR+2.00 % (50% upto<100% collateral)	10.70%	100% and above	EBLR+1.50 %	10.20%

## 8. 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	-0.45	8.25%
Post Graduate Programme in Management for working Professionals (PGP-PRO)	EBLR	0.20%	8.90%
Post Graduate Programme in Management for Senior Executives (PGPMAX)	EBLR	0.20%	8.90%

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

Course Name	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
<b>Special Scheme for students of all IIMs under Tier-I Premier Management &amp; Technical Institute</b> (Applicable from 22-06-2022 to 31-12-2022)			
For Male Student	EBLR	-0.70%	8.00%
For Female/SC/ST/Minority Students	EBLR	-0.70%	8.00%
<b>Special Scheme for students of mentioned IITs under Tier-I Premier Management &amp; Technical Institute as under</b> (Applicable from 17-09-2022 to 31-01-2023)			
Indian Institute of Technology (IIT)- Madras, Delhi, Mumbai, Kanpur, Kharagpur, Roorkee, Guwahati, Varanasi (BHU)–			
<ul style="list-style-type: none"> <li>▪ Bachelor of Technology (All Streams)</li> <li>▪ Dual Degree Programmes with B.Tech. (All Streams)</li> </ul>			
For Male Student	EBLR	-0.70%	8.00%
For Female/SC/ST/Minority Students	EBLR	-0.70%	8.00%
<b>Special Scheme for students of mentioned IITs under Tier-I Premier Management &amp; Technical Institute as under</b> (Applicable from 17-09-2022 to 31-01-2023)			
Indian Institute of Technology (IIT) - Hyderabad, Dhanbad (ISM), Indore, Ropar, Mandi, Patna, Jodhpur, Gandhinagar, Bhubneswar, Palakkad, Jammu, Goa, Bhilai, Dharwad, Tirupathi			
<ul style="list-style-type: none"> <li>▪ Bachelor of Technology in CIVIL, Mechanical, Electrical, Information Technology, Computer Science, Electronics &amp; Communications streams</li> <li>▪ Dual Degree Programmes with B Tech. in CIVIL, Mechanical, Electrical, Information Technology, Computer Science, Electronics &amp; Communications streams</li> </ul>			
For Male Student	EBLR	-0.70%	8.00%
For Female/SC/ST/Minority Students	EBLR	-0.70%	8.00%
<b>Special Scheme for students of Premier Management &amp; Technical institutes(Other than above)</b>			
For Male Student	EBLR	-0.20%	8.50%
For Female/SC/ST/Minority Students	EBLR	-0.20%	8.50%
<b>Special scheme for students of Tier-II Management &amp; Technical Institutes</b>			
For Male Student	EBLR	1.75%	10.45%
For Female/SC/ST/Minority Students	EBLR	1.25%	9.95%

## 10. 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%	10.20%	10.20%
Skill Development Loan with deviation if any & not covered under CGFSSD	EBLR	3.25%	2.75%	11.95%	11.45%

### 11. 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%	11.70%
	below 700	EBLR	3.10%	11.80%
Non-Residential but self occupied commercial / industrial properties - Excluding open plots	700 & above	EBLR	3.50%	12.20%
	below 700	EBLR	3.60%	12.30%
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%	12.45%
	below 700	EBLR	3.85%	12.55%

### 12. 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.

### 13. 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%	12.80%
	below 700	EBLR	4.20%	12.90%
Union Personal - Under Non Tie-up	700 & above	EBLR	5.10%	13.80%
	below 700	EBLR	5.20%	13.90%
Union Personal- For Non-Salaried Individuals	700 & above	EBLR	6.10%	14.80%
	below 700	EBLR	6.20%	14.90%

### 14. UNION PROFESSIONAL PERSONAL LOAN SCHEME:

Schemes	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Professional Personal - Salaried Under Tie-up	700 & above	EBLR	2.50%	11.20%
	below 700	EBLR	2.75%	11.45%
Union Professional Personal - Salaried Under Non Tie-up	700 & above	EBLR	3.00%	11.70%
	below 700	EBLR	3.25%	11.95%
Union Professional Personal - Non-Salaried	700 & above	EBLR	3.50%	12.20%
	below 700	EBLR	3.75%	12.45%

#### 15. UNION ASHIYANA PERSONAL LOAN SCHEME:

Schemes	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Personal - Salaried	700 & above	EBLR	2.50%	11.20%
	below 700	EBLR	2.75%	11.45%
Union Ashiyana Personal - Non-Salaried	700 & above	EBLR	3.00%	11.70%
	below 700	EBLR	3.25%	11.95%

#### 16. UNION ASHIYANA OVERDRAFT SCHEME:

Schemes	CIBIL score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Overdraft - Salaried	700 & above	EBLR	1.70%	10.40%
	below 700	EBLR	2.05%	10.75%
Union Ashiyana Overdraft - Non-Salaried	700 & above	EBLR	1.75%	10.45%
	below 700	EBLR	2.10%	10.80%



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

Quantum of loan	CIBIL 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%	10.80%	EBLR + 3.00%	11.70%
	Below 700	EBLR + 2.25%	10.95%	EBLR + 3.25%	11.75%

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

Scheme	
UNION HOME	To be guided by ROI as per Point No 1,2,3 & 4

UNION MORTGAGE	Residential Property	CIBIL 700 & above	EBLR	1.60%	10.30%
		Below 700	EBLR	1.70%	10.40%
	Non-residential but self occupied Commercial / Industrial properties - Excluding open plot	CIBIL 700 & above	EBLR	3.50%	12.20%
		Below 700	EBLR	3.60%	12.30%
	Non-residential properties which are not self occupied, Multi tenanted commercial building - Excluding open plots	CIBIL 700 & above	EBLR	3.75%	12.45%
		Below 700	EBLR	3.85%	12.55%

UNION MILES (Applicable from 26-09-2022 to 31-12-2022)	NEW 4 -WHEELER	800 & above	EBLR	-0.30%	8.40%
		From 750-799		0.25%	8.95%
		From 700-749		1.25%	9.95%
		From 650-699		1.45%	10.15%
		Below 650		1.60%	10.30%
	NEW 2 -WHEELER	CIBIL 700 & above	EBLR	1.60%	10.30%
		Below 700	EBLR	1.70%	10.40%
	OLD 4 -WHEELER	CIBIL 700 & above	EBLR	2.10%	10.80%
		Below 700	EBLR	2.20%	10.90%

UNION EDUCATION	FOR ALL EDUCATION LOAN (IRRESPECTIVE OF LOAN AMT.)	EBLR	2.10%	10.80%
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<b>UNION PERSONAL</b>	Where employer undertaking is available	750 & Above	EBLR	2.10%	<b>10.80%</b>
		From 700 to 749	EBLR	2.20%	<b>10.90%</b>
		From 650 to 699	EBLR	2.40%	<b>11.10%</b>
		Less than 650	EBLR	2.70%	<b>11.40%</b>
	Where employer undertaking is not available	750 & Above	EBLR	3.60%	<b>12.30%</b>
		From 700 to 749	EBLR	3.70%	<b>12.40%</b>
		From 650 to 699	EBLR	3.90%	<b>12.60%</b>
		Less than 650	EBLR	4.20%	<b>12.90%</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>11.40%</b>
		From 700 to 749	EBLR	2.80%	<b>11.50%</b>
		From 650 to 699	EBLR	3.00%	<b>11.70%</b>
		Less than 650	EBLR	3.30%	<b>12.00%</b>