

**खुदरा अस्तियाँ वर्टिकल**  
**RETAIL ASSETS VERTICAL**

**Rate of Interest of Retail Lending Schemes Updated on 15.05.2023**

**EBLR as on 11-02-2023 is 9.30%; i.e. RBI Repo Rate (6.50%) + Spread (2.80%)**

**1. UNION HOME / AWAS: (Applicable from 15-05-2023 to 30.06.2023)**

**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	CIC Score	LTV	Salaried/Professional		Non Salaried	
			Male	Female	Male	Female
Upto 30 Lakh	775 and above	<=80	EBLR - 0.60% = 8.70%			
	From 750 to 774	<=80	EBLR - 0.45% = 8.85%		EBLR - 0.35% = 8.95%	
	From 700 to 749 & -1 & 1 to 5	<=80	EBLR + 0.15% = 9.45%	EBLR + 0.10% = 9.40%	EBLR + 0.20% = 9.50%	EBLR + 0.15% = 9.45%
	From 650 to 699	<=80	EBLR + 0.25% = 9.55%	EBLR + 0.20% = 9.50%	EBLR + 0.30% = 9.60%	EBLR + 0.25% = 9.55%
	From 600 to 649	<=80	EBLR + 0.85% = 10.15%			
	Below 600	<=80	EBLR + 1.40% = 10.70%			
Above 30 Lakh	775 and above	<=75	EBLR - 0.60% = 8.70%			
		>75 & <=80	EBLR - 0.50% = 8.80%			
	From 750 to 774	<=75	EBLR - 0.45% = 8.85%		EBLR - 0.35% = 8.95%	
		>75 & <=80	EBLR - 0.35% = 8.95%		EBLR - 0.25% = 9.05%	
	From 700 to 749 & -1 & 1 to 5	<=75	EBLR + 0.25% = 9.55%	EBLR + 0.20% = 9.50%	EBLR + 0.30% = 9.60%	EBLR + 0.25% = 9.55%
		>75 & <=80	EBLR + 0.35% = 9.65%	EBLR + 0.30% = 9.60%	EBLR + 0.40% = 9.70%	EBLR + 0.35% = 9.65%
From 650	<=75	EBLR + 0.35% =	EBLR + 0.30% =	EBLR + 0.40% =	EBLR + 0.35% =	

Loan Amount	CIC Score	LTV	Salaried/Professional		Non Salaried	
			Male	Female	Male	Female
	to 699		9.65%	9.60%	9.70%	9.65%
		>75 & <=80	EBLR + 0.45% = 9.75%	EBLR + 0.40% = 9.70%	EBLR + 0.50% = 9.80%	EBLR + 0.45% = 9.75%
	From 600 to 649	<=75	EBLR + 0.95% = 10.25%			
		>75 & <=80				
	Below 600	<=75	EBLR + 1.50% = 10.80%			
		>75 & <=80				

\* 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%
Above Rs.30 Lakh to Rs.50.00 Lakh	12.40%
Above Rs.50 lakh to Rs.200 Lakh	12.65%

## 2. SMART SAVE:

Loan Amount	CIC Score	LTV	Salaried/Professional		Non-Salaried		
			Male	Female	Male	Female	
Upto 30 Lakh	750 & Above	<=80	EBLR + 0.05% = 9.35%				
		>80 & <=90					
	From 700 to 749	<=80	EBLR + 0.30% = 9.60%	EBLR + 0.25% = 9.55%	EBLR + 0.35% = 9.65%	EBLR + 0.30% = 9.60%	
		>80 & <=90	EBLR + 0.35% = 9.65%	EBLR + 0.30% = 9.60%	EBLR + 0.40% = 9.70%	EBLR + 0.35% = 9.65%	
	From 650 to 699	<=80	EBLR + 0.40% = 9.70%	EBLR + 0.35% = 9.65%	EBLR + 0.45% = 9.75%	EBLR + 0.40% = 9.70%	
		>80 & <=90	EBLR + 0.45% = 9.75%	EBLR + 0.40% = 9.70%	EBLR + 0.50% = 9.80%	EBLR + 0.45% = 9.75%	
	From 600 to 649	<=80	EBLR + 0.95% = 10.25%				
		>80 & <=90					
	Below 600	<=80	EBLR + 1.45% = 10.75%				
		>80 & <=90					
	Above 30 Lakh	750 & Above	<=80	EBLR + 0.05% = 9.35%			
			>80 & <=90				
From 700 to 749		<=80	EBLR + 0.40% = 9.70%	EBLR + 0.35% = 9.65%	EBLR + 0.45% = 9.75%	EBLR + 0.40% = 9.70%	
		>80 & <=90	EBLR + 0.45% = 9.75%	EBLR + 0.40% = 9.70%	EBLR + 0.50% = 9.80%	EBLR + 0.45% = 9.75%	

Loan Amount	CIC Score	LTV	Salaried/Professional		Non-Salaried	
			Male	Female	Male	Female
	From 650 to 699	<=80	EBLR + 0.50% = 9.80%	EBLR + 0.45% = 9.75%	EBLR + 0.55% = 9.85%	EBLR + 0.50% = 9.80%
		>80&<=90	EBLR + 0.55% = 9.85%	EBLR + 0.50% = 9.80%	EBLR + 0.60% = 9.90%	EBLR + 0.55% = 9.85%
	From 600 to 649	<=80	EBLR + 1.10% = 10.40%			
		>80&<=90				
	Below 600	<=80	EBLR + 1.65% = 10.95%			
		>80&<=90				

### 3: COMMERCIAL REAL ESTATE - Residential Housing (CRE): (Applicable from 01-04-2023)

Loan Amount	CIC Score	LTV	Salaried/Professional	Non-Salaried	
Upto 30 Lakh	800 and above	<=80	EBLR + 0.45% = 9.75%		
		>80&<=90			
	From 750 to 799	<=80	EBLR + 0.55% = 9.85%		
		>80&<=90			
	From 700 to 749	<=80	EBLR + 0.80% = 10.10%	EBLR + 0.85% = 10.15%	
		& -1 & 1 to 5	EBLR + 0.85% = 10.15%	EBLR + 0.90% = 10.20%	
	From 650 to 699	<=80	EBLR + 0.90% = 10.20%	EBLR + 0.95% = 10.25%	
		>80&<=90	EBLR + 0.95% = 10.25%	EBLR + 1.00% = 10.30%	
	From 600 to 649	<=80	EBLR + 1.45% = 10.75%		
		>80&<=90			
	Below 600	<=80	EBLR + 1.95% = 11.25%		
		>80&<=90			
	Above 30 Lakh	800 and above	<=80	EBLR + 0.45% = 9.75%	
			>80&<=90		
From 750 to 799		<=80	EBLR + 0.55% = 9.85%		
		>80&<=90			
From 700 to 749		<=80	EBLR + 0.90% = 10.20%	EBLR + 0.95% = 10.25%	
		& -1 & 1 to 5	EBLR + 0.95% = 10.25%	EBLR + 1.00% = 10.30%	
From 650 to 699		<=80	EBLR + 1.00% = 10.30%	EBLR + 1.05% = 10.35%	
		>80&<=90	EBLR + 1.05% = 10.35%	EBLR + 1.10% = 10.40%	

Loan Amount	CIC Score	LTV	Salaried/Professional	Non-Salaried
	From 600 to 649	<=80	EBLR + 1.60% = 10.90%	
		>80&<=90		
	Below 600	<=80	EBLR + 2.15% = 11.45%	
		>80&<=90		

#### 4 UNION MILES: (Applicable from 15-05-2023)

Type of vehicle	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4-Wheeler	800 & Above	EBLR	-0.45%	8.85%
	From 750 - 799			
	From 731 - 749	EBLR	0.20%	9.50%
	From 700-730			
	& -1 & 1 to 5	EBLR	0.50%	9.80%
	From 650-699	EBLR	1.00%	10.30%
below 650	EBLR	1.20%	10.50%	
New 2-Wheeler	700 & above	EBLR	3.10%	12.40%
	below 700	EBLR	3.20%	12.50%
Old 4 Wheeler (Not older than 3 years)	700 & above	EBLR	3.60%	12.90%
	below 700	EBLR	3.70%	13.00%

#### 4.1 UNION GREEN MILES: (Applicable from 15-05-2023)

Type of vehicle	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
New 4-Wheeler	800 & Above	EBLR	-0.55%	8.75%
	From 750 - 799			
	From 731 - 749	EBLR	0.10%	9.40%
	From 700-730			
	& -1 & 1 to 5	EBLR	0.40%	9.70%
	From 650-699	EBLR	0.90%	10.20%
below 650	EBLR	1.10%	10.40%	
New 2-Wheeler	700 & above	EBLR	2.90%	12.20%
	below 700	EBLR	3.00%	12.30%

#### 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%	11.30%	11.30%

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%	12.55%	12.05%
>₹4.00-₹7.50 lakh	EBLR	3.00%	2.50%	12.30%	11.80%
Above ₹ 7.50 lakh	EBLR	2.10%	1.60%	11.40%	10.90%

#### 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)	9.80%	50% Up to 100%	EBLR+0.25%	9.55%
			100% and above	EBLR	9.30%
Above Rs. 40 Lakh	EBLR+2.00% (50% Up to <100% Collateral)	11.30%	100% and above	EBLR+1.50%	10.80%

#### 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)	10.80%	50% Upto100%	EBLR+1.25%	10.55%
			100% and above	EBLR+1.00%	10.30%
Above Rs.40 lakh	EBLR+2.00 % (50% upto<100% collateral)	11.30%	100% and above	EBLR+1.50 %	10.80%

#### 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	-1.10%	8.20%
Post Graduate Programme in Management for working Professionals (PGP-PRO) - Upto Rs. 20.00 lakhs	EBLR	-1.10%	8.20%
Post Graduate Programme in Management for working Professionals (PGP-PRO) - Above Rs. 20.00 lakh	EBLR	-0.80%	8.50%
Post Graduate Programme in Management for Senior Executives (PGPMAX) - Upto Rs. 20.00 lakhs	EBLR	-1.10%	8.20%
Post Graduate Programme in Management for Senior Executives (PGPMAX) - Above Rs. 20.00 lakh	EBLR	-0.80%	8.50%

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

Course Name	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Special Scheme for students of all IIMs under Tier-I Premier Management & Technical Institute under Category 'A' for Academic Year 2023-24			

Upto Rs.40.00 Lakhs	EBLR	-0.90%	8.40%
<b>Course Name</b>	<b>Reference Rate (D)</b>	<b>Premium (E)</b>	<b>Effective ROI (D+E=F)</b>
<b>Special Scheme for students of Tier-I Premier Management &amp; Technical institutes</b>			
Category 'A' Institutes	EBLR	-0.70%	8.60%
Category 'B' Institutes	EBLR	0.00%	9.30%
<b>Special scheme for students of Tier-II Management &amp; Technical Institutes</b>			
For Male Student	EBLR	1.75%	11.05%
For Female/SC/ST/Minority Students	EBLR	1.25%	10.55%

#### 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%	10.80%	10.80%
Skill Development Loan with deviation if any & not covered under CGFSSD	EBLR	3.25%	2.75%	12.55%	12.05%

#### 11. UNION MORTGAGE:

Type of Property	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Residential Property (Self occupied/tenanted); Excluding Open Plots	800 & Above	EBLR	1.30%	10.60%
	750 to 799	EBLR	1.50%	10.80%
	700 to 749 -1 & 1 to 5	EBLR	2.30%	11.60%
	Below 700	EBLR	3.10%	12.40%
Non-Residential property but Self-occupied commercial/industrial; Excluding open Plots	800 & Above	EBLR	1.70%	11.00%
	750 to 799	EBLR	1.90%	11.20%
	700 to 749 -1 & 1 to 5	EBLR	2.70%	12.00%
	Below 700	EBLR	3.60%	12.90%
Non-Residential property which are not self-occupied like Hospital Leased to third Parties, Multi-tenanted Commercial Building-; Excluding Open plots.	800 & Above	EBLR	2.15%	11.45%
	750 to 799	EBLR	2.35%	11.65%
	700 to 749 -1 & 1 to 5	EBLR	2.95%	12.25%
	Below 700	EBLR	3.85%	13.15%

## 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 REVERSE MORTGAGE:

Quantum of loan	Rate of Interest (Fixed Rate)
Rs.1.00 Lakhs to Rs.100 Lakhs	12.15%

## 14. UNION PERSONAL:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Personal - Under Tie-up	700 & above	EBLR	4.10%	13.40%
	below 700	EBLR	4.20%	13.50%
Union Personal - Under Non Tie-up	700 & above	EBLR	5.10%	14.40%
	below 700	EBLR	5.20%	14.50%
Union Personal- For Non-Salaried Individuals	700 & above	EBLR	6.10%	15.40%
	below 700	EBLR	6.20%	15.50%

## 15. UNION PROFESSIONAL PERSONAL LOAN SCHEME:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Professional Personal - Salaried Under Tie-up	700 & above	EBLR	2.50%	11.80%
	below 700	EBLR	2.75%	12.05%
Union Professional Personal - Salaried Under Non Tie-up	700 & above	EBLR	3.00%	12.30%
	below 700	EBLR	3.25%	12.55%
Union Professional Personal - Non-Salaried	700 & above	EBLR	3.50%	12.80%
	below 700	EBLR	3.75%	13.05%

## 16. UNION ASHIYANA PERSONAL LOAN SCHEME:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Personal - Salaried	700 & above	EBLR	2.50%	11.80%
	below 700	EBLR	2.75%	12.05%
Union Ashiyana Personal - Non-Salaried	700 & above	EBLR	3.00%	12.30%
	below 700	EBLR	3.25%	12.55%

## 17. UNION ASHIYANA OVERDRAFT SCHEME:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Overdraft - Salaried	700 & above	EBLR	1.70%	11.00%
	below 700	EBLR	2.05%	11.35%
Union Ashiyana Overdraft - Non-Salaried	700 & above	EBLR	1.75%	11.05%
	below 700	EBLR	2.10%	11.40%

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

Quantum of loan	CIC 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%	11.40%	EBLR + 3.00%	12.30%
	Below 700	EBLR + 2.25%	11.55%	EBLR + 3.25%	12.55%

### 19. UNION CASH:

	Age at the time of Loan	Quantum of Loan	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Pensioner	Upto 70 Years	Rs.10.00 Lakh	EBLR	2.10%	11.40%
	Above 70 Years	Rs.5.00 Lakh			
Family Pensioner	Any age Group	Rs.3.00 Lakh			

### 20. SPECIAL RETAIL LENDING SCHEME FOR GOVERNMENT EMPLOYEE, SRLGE: (Effective from 15.05.2023 to 30.06.2023)

	Loan Amount	CIC Score	LTV	Government / PSU Employees	
				Male	Female
UNION HOME	Upto 30 Lakh	800 and above	<=80	EBLR - 0.80% = 8.50%	
		From 750 to 799	>80 & <=90	EBLR - 0.80% = 8.50%	
		From 700 to 749 & -1 & 1 to 5	<=80	EBLR + 0.05% = 9.35%	EBLR = 9.30%
			>80 & <=90	EBLR + 0.10% = 9.40%	EBLR + 0.05% = 9.35%
		From 650 to 699	<=80	EBLR + 0.15% = 9.45%	EBLR + 0.10% = 9.40%
			>80 & <=90	EBLR + 0.20% = 9.50%	EBLR + 0.15% = 9.45%
		From 600 to 649	<=80	EBLR + 0.70% = 10.00%	
			>80 & <=90	EBLR + 0.70% = 10.00%	
	Below 600	<=80	EBLR + 1.20% = 10.50%		
		>80 & <=90	EBLR + 1.20% = 10.50%		
	Above 30 Lakh upto 75 Lakh	800 and above	<=80	EBLR - 0.80% = 8.50%	
		From 750 to 799	<=80	EBLR - 0.80% = 8.50%	
		From 700 to 749 & -1 & 1 to 5	<=80	EBLR + 0.15% = 9.45%	EBLR + 0.10% = 9.40%
			<=80	EBLR + 0.25% = 9.55%	EBLR + 0.20% = 9.50%
From 650 to 699		<=80	EBLR + 0.85% = 10.15%		
From 600 to 649		<=80	EBLR + 1.40% = 10.70%		
Below 600	<=80	EBLR + 1.40% = 10.70%			
	<=80	EBLR + 1.40% = 10.70%			
	<=80	EBLR + 1.40% = 10.70%			
	<=80	EBLR + 1.40% = 10.70%			
Above 75 Lakh	800 and above	<=75	EBLR - 0.80% = 8.50%		
		>75 & <=80	EBLR - 0.80% = 8.50%		
	From 750 to 799	<=75	EBLR - 0.80% = 8.50%		
		>75 & <=80	EBLR - 0.80% = 8.50%		



	Above 75 Lakh	From 700 to 749 & -1 & 1 to 5	<=75	EBLR + 0.25% = 9.55%	EBLR + 0.20% = 9.50%
			>75 & <=80	EBLR + 0.35% = 9.65%	EBLR + 0.30% = 9.60%
		From 650 to 699	<=75	EBLR + 0.35% = 9.65%	EBLR + 0.30% = 9.60%
			>75 & <=80	EBLR + 0.45% = 9.75%	EBLR + 0.40% = 9.70%
		From 600 to 649	<=75	EBLR + 0.95% = 10.25%	
			>75 & <=80	EBLR + 0.95% = 10.25%	
Below 600	<=75	EBLR + 1.50% = 10.80%			

UNION MORTGAGE	Type of Property	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
	Residential Property (Self occupied/tenanted); Excluding Open Plots	800 & Above	EBLR	1.20%	10.50%
		750 to 799	EBLR	1.40%	10.70%
		700 to 749 -1 & 1 to 5	EBLR	2.20%	11.50%
		Below 700	EBLR	3.00%	12.30%
	Non-Residential property but Self-occupied commercial/industrial; Excluding open Plots	800 & Above	EBLR	1.60%	10.90%
		750 to 799	EBLR	1.80%	11.10%
		700 to 749 -1 & 1 to 5	EBLR	2.60%	11.90%
		Below 700	EBLR	3.50%	12.80%
	Non-Residential property which are not self-occupied like Hospital Leased to third Parties, Multi-tenanted Commercial Building-; Excluding Open plots.	800 & Above	EBLR	2.05%	11.35%
		750 to 799	EBLR	2.25%	11.55%
		700 to 749 -1 & 1 to 5	EBLR	2.85%	12.15%
		Below 700	EBLR	3.75%	13.05%

UNION MILES (Applicable from 15-05-2023)	Type of Vehicle	CIC score	Approved ROI		
	New 4-Wheeler	800 & Above	EBLR	-0.45%	8.85%
		From 750 - 799	EBLR	0.20%	9.50%
		From 731 - 749			
		From 700-730 & -1 & 1 to 5	EBLR	0.50%	9.80%
		From 650-699	EBLR	1.00%	10.30%
		below 650	EBLR	1.20%	10.50%
	New 2-Wheeler	700 & above	EBLR	3.10%	12.40%
		below 700	EBLR	3.20%	12.50%
	Old 4-Wheeler (Not older than 3 years)	700 & above	EBLR	3.60%	12.90%
		below 700	EBLR	3.70%	13.00%

	Where employer undertaking is available	750 & Above	EBLR	2.10%	11.40%
		From 700 to 749	EBLR	2.20%	11.50%
		From 650 to 699	EBLR	2.40%	11.70%
		Less than 650	EBLR	2.70%	12.00%

<b>UNION PERSONAL</b>	Where employer undertaking is not available	750 & Above	EBLR	3.60%	<b>12.90%</b>
		From 700 to 749	EBLR	3.70%	<b>13.00%</b>
		From 650 to 699	EBLR	3.90%	<b>13.20%</b>
		Less than 650	EBLR	4.20%	<b>13.50%</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>12.00%</b>
		From 700 to 749	EBLR	2.80%	<b>12.10%</b>
		From 650 to 699	EBLR	3.00%	<b>12.30%</b>
		Less than 650	EBLR	3.30%	<b>12.60%</b>