



ANNEXURE "VIII"

RATE OF INTEREST ON LOANS AND ADVANCES (CARD RATES)

Sr. No.	CATEGORY		Scheme Code	ROI % @ w.e.f. 01.12.2024												
UNSECURED LOAN/CONSUMER LOAN																
1	Unsecured Loans		3311	17.00												
2	BCB Personal Loan		3312	12.00												
3	Drawals Against Salary (New)		1492	12.00												
4	Consumer Loan		3381	17.00												
GOLD LOAN																
5	Swarna Gouri															
	Loan against Gold Ornaments/Gold Bonds		3060	8.75												
	Overdraft against Gold Ornaments/Gold Bonds		1460	9.00												
	Existing Loans															
	Loan against Gold Ornaments/Gold (Existing)		3060	9.00												
	Overdraft against Gold Ornaments/Gold Bonds (Existing)		1460	9.25												
LOAN AGAINST GOVT SECURITIES AND BONDS/LIC/NSC																
6	Loan against Govt. securities and Bonds/LIC/NSC		3396	9.90												
	Overdraft against Govt. securities and Bonds/LIC/NSC		1430	9.90												
FRESH HOUSING LOANS UNDER GRIHA SAMRIDDHI PLUS SCHEME DISBURSED w.e.f 16.03.2025																
7A	a)	Under Priority Sector		8.90												
	b)	Under Non Priority Sector	<table border="1"> <thead> <tr> <th>CIBIL SCORE</th> <th>R.O.I</th> </tr> </thead> <tbody> <tr> <td>Above 750</td> <td>8.90</td> </tr> <tr> <td>Above 700 to 750</td> <td>9.25</td> </tr> <tr> <td>650 to 700</td> <td>9.50</td> </tr> </tbody> </table>		CIBIL SCORE	R.O.I	Above 750	8.90	Above 700 to 750	9.25	650 to 700	9.50				
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Above 750	8.90															
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HOUSING LOANS UNDER GRIHA SAMRIDDHI PLUS SCHEME [LOAN ACCOUNTS OPENED w.e.f 01.05.2023]																
7B	a)	Under Priority Sector	3334	9.10												
	b)	Under Non Priority Sector	3335	10.90												
HOUSING LOANS UNDER GRIHA SAMRIDDHI PLUS SCHEME [LOAN ACCOUNTS OPENED w.e.f 01.02.2025]																
8	a)	Under Priority Sector	3334	9.10												
	b)	Under Non Priority Sector	3335	9.50												
		Loan Amount Upto Rs.100.00 Lakh		9.90												
		Loan Amount Above Rs.100.00 Lakh														
9	BCB Top Up Loan		3332	12.00												
10	Griha Shobha Loan	Loan Accounts opened w.e.f 18.06.2022 Loan Accounts opened prior to 18.06.2022	3337	12.00 12.90												
11	VEHICLE LOANS															
A	BCB Pushpak Plus +		3349	11.40												
B	Pushpak Vehicle Loan for	Personal Use	<table border="1"> <thead> <tr> <td>New Vehicle</td> <td>3344</td> <td>11.40 # For Fresh Loans</td> </tr> </thead> <tbody> <tr> <td>Used Vehicle</td> <td>3345</td> <td>13.50 # For Fresh Loans</td> </tr> <tr> <td>Commercial use</td> <td>3346</td> <td>11.40 # For Fresh Loans</td> </tr> <tr> <td></td> <td>3347</td> <td>14.75</td> </tr> </tbody> </table>		New Vehicle	3344	11.40 # For Fresh Loans	Used Vehicle	3345	13.50 # For Fresh Loans	Commercial use	3346	11.40 # For Fresh Loans		3347	14.75
New Vehicle	3344	11.40 # For Fresh Loans														
Used Vehicle	3345	13.50 # For Fresh Loans														
Commercial use	3346	11.40 # For Fresh Loans														
	3347	14.75														
C	BCB Auto Plus		3348	12.60												
D	Consumer Loan with collateral security of immovable properties / vehicles / Autorickshaw		3383	14.75												
	BCB Vehicle Loans (To existing Borrowers of the Bank with regular repayment track record) Scheme valid upto 31.03.2026															



E	a	Loan Tenure upto 36 months	3342 – Personal Use 3343 – Commercial Use	8.60
	b	Loan Tenure above 36 months		9.50 # For Fresh Loans w.e.f. 01.11.2024
F	BCB Vehicle Loans Plus (To existing Account Holder / Non Borrower Customers of the Bank) Scheme valid upto 31.03.2026			
12	a	Loan Tenure upto 36 months	3342 – Personal Use 3343 – Commercial Use	9.25
	b	Loan Tenure above 36 months		10.00 # For Fresh Loans w.e.f. 01.11.2024

EDUCATION LOAN

12	Vidya Vahini Loans	With Gestation period	3361	9.50
		Without Gestation Period	3362	9.00
		Girl Students	3361/ 3362	With Gestation
				9.25
				Without Gestation
				8.75

LOAN /OVERDRAFT AGAINST DEPOSITS

13	a)	BDD	3391	11.90
	b)	Against Self Deposit / Overdraft Against Self Deposits	3392	1.00+ Applicable ROI on FD
	c)	Against Deposit in the name of Third Parties / Overdraft Against Third Party Deposits	3393	1.50 + Applicable ROI on FD
	d)	OD Suvidha (Overdraft against Fixed Deposit)	1480	0.50+ Applicable ROI on FD

Existing Schemes which have expired:

HOUSING LOANS (Schemes valid upto 30.04.2023) [A & B]				
1	A)	Existing Housing Loan, Housing Loan (Non-Metro), Griha Samriddhi	3331/ 3333/ 3330	10.20
	Griha Samriddhi Plus Scheme			
	a)	Loan amount upto Rs.35.00 lakh	3333	9.10
	b)	Loan amount above Rs.35.00 lakh		9.90
	B)	For Woman Borrowers (1 st name in Agreement should be of Woman)		
		a) Loan amount upto Rs.35.00 lakh	3333	9.00
2	VEHICLE LOANS			9.80
A	Autorickshaw / 3 wheeler Loan (Scheme Valid Upto 30.06.2023)		3341	14.25
B	Consumer Loan with collateral security of immovable properties / vehicles / Autorickshaw		3383	14.75
C	Vehicle loan for Personal Use (Scheme Valid Upto 30.06.2023)		3342	9.25
D	Vehicle loan for Commercial Use (Other than Autorickshaw / 3wheeler Loan) (Scheme Valid Upto 30.06.2023)		3343	9.75
3	BCB "AROGYA" (w.e.f 12.06.2021) (Scheme valid upto 31.03.2023)	Term Loan	3373	8.00
		Cash Credit	1314	

- Existing BPLR @ 13.50%