

प्र.का./अग्रिम/परिपत्र/01/2025-26/09

दिनांक: 01.05.2025

सभी शाखाओं एवं कार्यालयों को परिपत्र

प्रधान कार्यालय के अग्रिम विभाग द्वारा जारी

महोदय/महोदया,

विषय: दिनांक 01.05.2025 से ऋण और अग्रिम पर प्रभावी ब्याज दरें


आप अवगत हैं कि भारत सरकार की अधिसूचना दिनांक 07.04.2025 के क्रम में बड़ौदा यू.पी. बैंक, आर्यावर्त बैंक एवं प्रथमा यू.पी. ग्रामीण बैंक को समामेलित कर दिनांक 01.05.2025 से "उत्तर प्रदेश ग्रामीण बैंक" अस्तित्व में आ गया है।

ऋण सम्बन्धी निर्णयों में एकरूपता लाने के उद्देश्य से यह निर्णय लिया गया है कि नई इकाई के लिए ऋण और अग्रिम पर नई ब्याज दरें दिनांक 01.05.2025 से संलग्न निर्देशानुसार लागू होंगी।

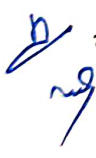
कृपया नोट करें कि उल्लेखित दरें दिनांक 01.05.2025 से स्वीकृत नए ऋणों तथा दिनांक 01.05.2025 या इसके बाद पुनरावलोकन (Review) अथवा नवीनीकरण (Renewal) किये जा रहे CC/OD खातों पर ही प्रभावी होंगी।

परिपत्र की विषयवस्तु से समस्त कार्मिकों को अवगत कराते हुए तदनुसार कार्यवाही सुनिश्चित करें।

भवदीय,


(घनश्याम सिंह)

महाप्रबंधक


संलग्न: यथोपरी

Annexure: Rate Of Interest

Name of Loan Schemes		Criteria	Revised Rates (w.e.f. 01.05.2025)	Interest Table Code	
Kisan Credit Card(CC004)		Up to Rs. 3.00 Lakh	9.00% (7% p.a. where account is regular and timely rollover)	KCC01 (For New Accounts),KCC2L (For existing A/Cs) orKCC3L (For existing A/Cs)	
		>Rs. 3.00 Lakh to 25.00 lakh	11.00%	KCC01 (For New Accounts),KCC5L (For new	
		> Rs. 25.00 Lakh	11.00%	KCC01 (For New Accounts).KCC5L (For new or existing A/Cs)	
	Indirect Agriculture & other priority sector loan schemes e.g. Krishi Samagri Vyavsayi Yojna, ACABC, Slaughter House, , Solar Photovoltaic System ,Krishak Awas Yojana, Rural Godowns (LA101,LA004,LA006,LA009,LA214,LA229,LA101, etc)	Up to Rs. 3.00 Lakh	9.00%	AGPRO	
		>Rs. 3.00 Lakh to 25.00 lakh	11.00%	AGPRO	
		> Rs. 25.00 Lakh	11.50%	AGPRO	
Krishak Awas Rin Yojana(LA214,LA218,LA219,etc)		All Cases	11.00%	LA056	
Prof. & Self Employed,(LA207,LA208,OD011,etc)		Up to Rs. 3.00 Lakh	10.40%	MSME4- CC TYPE SCHEME ,MSPS1-OD Type Scheme &	
		>Rs. 3.00 Lakh to 25.00 lakh	10.90%	MSME4- CC TYPE SCHEME, MSPS2-OD Type Scheme &	
		>25.00 lakh	11.40%	MSME4- CC TYPE SCHEME, MSPS3-OD Type Scheme &	
Saral Vyapar Yojna,(LA210, OD006)	1.Up to Rs. 10.00 Lakh	Up to Rs. 10.00 Lakh (Fixed Rate)	10.50%	& LA061- LAA TYPE SCHEME	
	2.Above 10.00 Lac,(Cr. Rating Based)	Credit Rating	Interest Rate	FOR ODA TYPE	FOR LAA TYPE
		A+	9.50%	SVYA1	SVLA1
		A	10.40%	SVYA2	SVLA2
		B+	11.50%	SVYB1	SVLB1
		B	12.60%	SVYB2	SVLB2

		C & D	13.70%	SVYC1	SVLC1
Farm Mech Scheme (Tractor, Power Triller & Harvester) and other Direct Agri Invest. Credit Schemes viz Kisan Sulabh Loan, Agri. Land Purchase, OFWM, Agri. Implements, Dairy, DEDS, Fisheries, Piggeries, Sheep/Goat. Poultry, Deep Borewell, FPC, Agri Junction, Debt Swap, Horticulture, Loan for cold storage & Loan Against Ware House or Cold Storage Receipt. (LA010,LA001, LA003,LA005, LA030, LA006,LA007, LA008, LA020, LA021,LA022, LA011, LA019, LA003,LA101,CC001,CC008,etc)		Up to Rs. 3.00 Lakh	9.00%	AGINV	
		>Rs. 3.00 Lakh to 25.00 lakh	10.50%	AGINV	
		> Rs. 25.00 Lakh	10.50%	AGINV	
General Credit Card (GCC), SCC & WCC (CC006-SCC & CC005-GCC),(CC005, OD001, CC001, CC007,LA226, LA227, CC006, LA205, LA206,LA229,LA230,etc)		Up to Rs. 3.00 lakh	11.00%	CC006-MSME6 & CC005-MSME7	
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	CC006-MSWCC & CC005-MSGCC	
		Loan Above Rs. 10.00 lakh Credit Rating Based		CCA	LAA
		A+	9.50%	MSCC1	MSMA1
		A	10.40%	MSCC2	MSMA2
		B+	11.50%	MSCC3	MSMA3
		B	12.60%	MSCC4	MSMA4
		C	13.70%	MSCC5	MSMA5
		D	15.00%	MSCC6	MSMA6
MSME (Up to Rs. 10.00 Lakh) Micro / Small Enterprises (CC008,CC010,CC011,LA229, LA230, LA231,etc)		Up to Rs. 3.00 lakh	11.00%	MSME4- CC TYPE SCHEME & LMSME- LAA TYPE SCHEME	
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	MSESM- CC TYPE SCHEME & LMSME- LAA TYPE	
MSME Above Rs. 10.00 Lakh (Credit Rating Based) (CC008,CC011, LA229,LA230, LA231,etc)		Loan Above Rs. 10.00 lakh Credit Rating Based	Interest Rate	CCA	LAA
		A+	9.50%	MSCC1	MSMA1
		A	10.40%	MSCC2	MSMA2
		B+	11.50%	MSCC3	MSMA3
		B	12.60%	MSCC4	MSMA4
		C	13.70%	MSCC5	MSMA5

		D	15.00%	MSCC6	MSMA6
Trade Finance - Working Capital (CC001,etc)		Up to Rs. 3.00 lakh	11.00%	MSME4- CC TYPE SCHEME & LMSME- LAA TYPE	
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	MSTRA- CC TYPE SCHEME & LMSME- LAA TYPE SCHEME	
		As per MSME based on credit rating			
				CCA	LAA
		A+	9.50%	MSCC1	MSMA1
		A	10.40%	MSCC2	MSMA2
		B+	11.50%	MSCC3	MSMA3
		B	12.60%	MSCC4	MSMA4
		C	13.70%	MSCC5	MSMA5
		D	15.00%	MSCC6	MSMA6
Road Transport Operator (SRT0) (LA212, LA213)	Upto Rs 10.00 lakh	Up to Rs. 3.00 lakh	11.00%	LSRTA	
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	LSRTA	
	Above Rs. 10.00 Lakh- Rating Based	Credit Rating	Credit Rating based		
		A+	9.50%	RTOA1	
		A	10.40%	RTOA2	
		B+	11.50%	RTOB1	
		B	12.60%	RTOB2	
		C	13.70%	RTOC1	
		D	15.00%	RTOD1	
SHG (CC014 TO CC018, CC026, CC027, LA271, LA272, LA225, LA226, LA244, LA245,etc)		Up to Rs. 3.00 Lakh	7.00%	LNSHG-SHG	SHG02
		>Rs. 3.00 Lakh & upto Rs. 5.00 Lakh	10.00%	LANRL-NRLM	CCNRL
		Above Rs. 5.00 Lakh	12.40%	LNUU1-NULM	CCNUL
JLG (LA023)		Interest rate same as applicable on the type (scheme) of finance			
Housing Loan –(Including Home Improvement) (LA217, LA215, LA218, LA219, LA214, LA216,etc) (CIBIL Score Based)		CIBIL (Credit Vision) Score			TABLE CODE
		800 & above	8.20%	TH800	
		799 to 751	8.40%	HLP03	
		726 to 750	8.65%	HLP02	
		701 to 725	8.85%	HLP01	

Education Loan Scheme (LA220, LA221, LA222, LA223,etc)		700 and Below	9.50%	HLP04
		CIBIL (-1)	8.40%	HLS01
		Floating		
		Up to Rs. 04.00 Lakh (0.5% rebate-Girl Student)	10.50%	LNEDU(USE PREFRENTIAL FOR 0.5% REBATE)
		>4.00 L to 7.50 L (0.5% rebate- Girl Student)	10.50%	LNEDU(USE PREFRENTIAL FOR 0.5% REBATE)
		> Rs. 7.50 Lakh (0.5 % rebate-Girl Student)	11.15%	LNEDU(USE PREFRENTIAL FOR 0.5% REBATE)
		Fixed		
		Up to Rs. 04.00 Lakh (0.5% rebate-Girl Student)	13.05%	LEF01
		>4.00 L to 7.50 L (0.5% rebate- Girl Student)	13.05%	LEF02
		> Rs. 7.50 Lakh (0.5 % rebate-Girl Student)	14.55%	LEF03
Education Loan (Premier Inst) such as IIM- Ahmadabad/ Kolkata/ Bangalore/ XLRI-Jamshedpur etc. (LA220, LA221, LA222, LA223,etc)		Type of Institution		
		A	8.15%	TELOA
		B	8.45%	TELOB
		C	9.75%	TELOC
		D	9.95%	TELOD
Loan for Bank Premises (LA304)		All cases	11.00%	LA010
PM Svanidhi Yojana (LA534)		All Cases	14.75%	PMSVN
Loan Against Future Rent Receivables.		All Cases	12.00%	FRRT1
NHFDC (Interest Rebate of 1% for Women) (LA248, LA029, LA248,CC019,etc)		Up to Rs. 50,000/-	5.00%	LAFX8-LAA Type Scheme NHFDC-CCA Type scheme
		>Rs. 50000 to 5.00 Lakh	6.00%	LAFX8-LAA Type Scheme NHFD6-CCA Type scheme
		> Rs. 5.00 Lakh to Rs. 15.00 lakh	7.00%	LAFX8-LAA Type Scheme NHFD7-CCA Type scheme
		> Rs. 15.00 Lakh to Rs. 30.00 lakh	8.00%	LAFX8-LAA Type Scheme NHFD8-CCA Type scheme
		> Rs. 30.00 Lakh to Rs. 50.00 lakh	9.00%	LAFX8-LAA Type Scheme NHFD9-CCA Type scheme
		CIBIL (Credit Vision) Score		
				preferred non- preferred
Car Loan Scheme (LA235, LA241,etc)				

		768 & above	8.85%	CLP03	CLN03
		726 to 767	9.40%	CLP02	CLN02
		675 to 725	10.60%	CLP01	CLN01
		Below 675	12.00%	CLP04	CLN04
		CIBIL (-1)	9.40%	CLP02	CLN02
				CLS01	NA
		Electric Vehicle			
		775 & Above	8.75%	TC775	
				TCN75	
		CIBIL (Credit Vision) Score		TABLE CODE	
Personal Loan Scheme including Shikshak Samman Yojna (CIBIL Score Based) Existing customers having account relationship with us (LA237, ODSAL) Doctor's Delight		Floating		TL	OD
		800 & above	10.50%	PLP04	ODPL1
		750-799	11.00%	PLP03	ODPL2
		700-749	11.50%	PLP02	ODPL3
		Below 700	13.00%	PLP01	ODPL4
		CIBIL (-1) & 0	11.50%	PLP05	ODPL5
				NA	NA
		Floating		TL	NA
		768 & above	13.40%	LFS01	NA
		726 to 767	14.40%	LFS02	NA
		700 to 725	15.65%	LFS03	NA
		Below 700	18.25%	LFS04	NA
		CIBIL (-1)	14.35%	LFS05	NA
		CIBIL (0)	NA	NA	NA
Personal Loan-Other cases i.e. for applicant having account relationship with other Bank (LA237)		768 & above	14.45%	PLN04	
		726 to 767	15.45%	PLN03	
		700 to 725	16.45%	PLN02	
		Below 700	17.45%	PLN01	
		CIBIL (-1)	15.45%	PLN05	
		CIBIL (0)	NA	NA	
Personal Loan to Staff (LA406)		CIBIL N.A.	10.50%	PLS01	
Loan to Doctors (OD007, LA209,CC011,etc)		Up to Rs. 3.00 Lakh	10.00%	LNDOC-LAA SCHEME & ODDOT-ODA SCHEME	
		>RS. 3.00 LAKH upto Rs. 25.00 lakh	11.00%	LNDOC-LAA SCHEME & ODDTR-ODA SCHEME	

		>Rs.25.00 lakh Bases on Rating	Interest Rate		
				ODA	LAA
		A+	10.00%	DOOD1	DOCA1
		A	10.50%	DOOD2	DOCA2
		B+	10.75%	DOOD3	DOCA3
		B	11.75%	DOOD4	DOCA4
		C	14.00%	DOOD5	DOCA5
		D	14.50%	DOOD6	DOCA6
Property Loan Scheme (LA238, OD005, LA303,etc)	Against Residential Property	Cibil Score 750 & Above	10.55%	LA062-LAA & OD005-ODA AND USE PREFRENTIAL FOR RESIDENTAIL PROPERTY	
		Cibil Score 700 To 749	10.75%		
		Cibil Score -1	10.75%		
		Cibil Score 675 to 699	11.55%		
		Cibil Score Below 675	12.35%		
	Against Commercial Property & others	Cibil Score 750 & Above	10.95%		
		Cibil Score 700 To 749	11.15%		
		Cibil Score -1	11.15%		
		Cibil Score 675 to 699	11.95%		
		Cibil Score Below 675	12.85%		
LABOD-Public (LA016, LA305, OD002, etc)		All Cases	1.00% more than FD Rate	USE PREFRENTIAL	
LABOD-Staff (LA016, LA305, OD002, etc)		All Cases	1.00% more than FD Rate	USE PREFRENTIAL	
LABOD-Third Party (LA016, LA305, OD002, etc)		All Cases	2.00% more than FD Rate or 9.00% which is higher	USE PREFRENTIAL	
Loan Against LIC Policy-Public (LA302, LA301, OD004, etc)		All Cases	11.50%	LA026,ODKVP	
Loan Against LIC Policy-Staff (LA302, LA301, OD004, etc)		All Cases	11.50%	LA026(USE PREFRENTIAL)	
Loan Against NSC/KVP (Public) (LA302, LA301, OD004, etc)		All Cases	11.50%	LA028	
Loan Against NSC/KVP (Staff) (LA302, LA301, OD004, etc)		All Cases	1.00% over NSC/KVP Rate	USE PREFRENTIAL	
Loan to BCs/VLEs (LA302, LA301, OD004)		All Cases	10.90%	USE PREFRENTIAL	
Krishi Udyami Swavlamban Yojna (Refer to Cir no. 230 dated 12.01.2022)		Up to Rs. 3.00 Lakh	10.00%	LNKSY	
		>Rs. 3.00 Lakh	11.00%	LNKSY	

Solar (Refer to Cir no. 230 dated 12.01.2022)		Up to Rs. 3.00 Lakh	10.65%	LSOLR	
		>Rs. 3.00 Lakh	11.90%	LSOLR	
PM Suryghar Muft Bill Yojna		Upto 3.00 KW	For Home Loan/ Non Home Loan		
		3.00 KW to 10.00 KW	Same As House Loan/ House Loan + 1%		
BP/TOD		All Cases	18.00%	TODBP	
Two Wheeler Loan Scheme (LA014,LA240, LA234, LA232, LA214,etc)		All Cases	13.65%	LA060- NON PREFERRED & LA059- PREFERRED	
Loan to Primary Agriculture Credit Societies (PACs)/Large sized Adivasi Multi purpose Societies (LAMPs) (Refer to Cir no. 230 dated 12.01.2022)		Up to Rs. 50,000/-	10.00%		
		>Rs. 50,000/- to 2.00 lakh	10.50%		
		>Rs. 2.00 Lakh	11.75%		
Loan to Farmer's Service Societies (FSSs) (Refer to Cir no. 230 dated 12.01.2022)		Irrespective of Loan Amount	11.25%	LNFSS	
Loan to Poly House/Green House/Plant Nursery/Production of Bio Pesticides, Bio Fertilizer, Vermi Compost etc. (Refer to Cir no. 230 dated 12.01.2022)		Up to Rs. 1.00 Crore	10.50%	AGAL1	
		>Rs. 1.00 Crore	13.25%	AGAL1	
Gramin Credit Card (CC005, CCGCC)		Up to permissible limit	13.90%	GCC01	
Debt Swap Scheme (LA021)		As per Direct Agriculture Loans		AS PER SCHEME	
BUPB Kisan Tatkai Rin Yojana (LA420, OD022)		As per Direct Agriculture Loans		AS PER SCHEME	
MUDRA LOANS /SME(PMMY) (Refer to Cir no. 230 dated 12.01.2022)		To be applied according to purpose wise		AS PER SCHEME	
Stand Up India (Refer to Cir no. 230 dated 12.01.2022)		To be applied according to purpose wise		AS PER SCHEME	
Top Up Loan facility to existing Home Loan Borrowers (Refer to Cir no. 294 dated 14.03.2022)		All Cases including Staff	9.90%	LA066	
NSFDC (Interest Rebate of 1% for Women) (LA028, LA247)		MICRO-CREDIT FINANCE SCHEME (MCF)	5.00%	LAFX2	
		LAGHU VYAVASAY YOJNA(LVY)	6.00%	LAFX2	

		MAHILA SAMRIDHI YOJNA (MSY)	4.00%	LAFX2
		TERM LOAN Up to Rs.5.00 lakh	6.00%	LAFX2
		>Rs.5.00 lakh & up to Rs.10.00 lakh	8.00%	LAFX2
		>Rs.10.00 lakh & up to Rs.20.00 lakh	9.00%	LAFX2
		>Rs.20.00 lakh & up to Rs.27.00 lakh	10.00%	LAFX2
NSKFDC (Interest Rebate of 1% for Women) (LA027, LA246)		Term Loan	6.00%	LAFX1(USE PREFRENTIAL
		Mahila Adhikarita Yojna (MAY)	5.00%	LAFX1(USE PREFRENTIAL
		Mahila Samridhi Yojna (MSY)	4.00%	LAFX1(USE PREFRENTIAL
		Micro Credit Finance (MCF)	5.00%	LAFX1(USE PREFRENTIAL
		Education Loan	4.00%	LAFX1(USE PREFRENTIAL
		Sanitation Workers Rehabilitation Scheme (SWRS)	6.00%	LAFX1(USE PREFRENTIAL FOR 1% REBATE)
		Sanitary Mart Scheme	4.00%	LAFX1(USE PREFRENTIAL
PMKUSUM (LA451, LA452, LA453)		Up to Rs 3.00 Lakh	9.00%	LA096
		> Rs 3.00 Lakh to Rs 25.00 Lakh	11.00%	LA096
		> Rs 25.00 Lakh	11.50%	LA096
Agriculture Infrastructure Fund (LA436, CC022)		All Cases	9.00%	PMKUS -CCA SCHEME & LA081 FOR LAA SCHEME
New Tractor Loan Schemes (LA434, LA435,LA438 & LA433)		Agriculture end use	13%	LA 434-LA072
		Agriculture cum Commercial Use	13.50%	
		(i) Agriculture use		LA435-LA071
		(ii) Commercial Use		LA438-LA071
		Tatkal Tractor Loan	14%	LA433-LA072
PMFME (LA437, CC023)		Upto Rs 3.00 Lakh	9.00%	PMFME-FOR CCA SCHEME & LA082 - FOR LAA
		> Rs 3.00 Lakh	11.00%	CCFME-FOR CCA SCHEME & LA082 - FOR LAA SCHEME)
BUPB GOLD Loan (LA535,LA536,LA537, OD015,OD016,OD017)		Retail	9.15%	LA535-TERM LOAN
		MSME	9.25%	LA535-TERM LOAN OD015-OVERDRAFT
		Agriculture	8.75%	LA537-TERM LOAN OD015-OVERDRAFT

All other loans which are not mentioned above		Loan Amount	Priority Sector/Non-PS	PS	NPS
		Up to Rs. 50,000/-	13.15%/13.90%	LA006	LA007
		>Rs. 50,000/- to Rs. 2.00 Lakh	13.9%/15.40%	LA006	LA007
		> Rs. 2.00 Lakh to Rs.20.00Lakh	15.4%/16.90%	LA006	LA007
		Above Rs.20.00 Lakh			
DRI			4.00%	Use Preferential	
PM Vishwakarma Loan			5.00%	LPMV1	
NBCFDC	For Income Generation Activity	Upto 1.25 Lakh	7.00%	NBCIG	
		Above 1.25 to 15.00 lakh	8.00%	NBCIG	
	For Education	Upto 15.00 lakh	8.00%	NBCEL	
	Gropu Loan Scheme	Upto 15.00 lakh per Group	6.00%	NBCGL	