Rate of Interest for Retail Lending Schemes w.e.f. 08.10.2026

EBLR as on Date is 8.25% i.e. RBI Repo Rate (5.50%) + Spread (2.75%)

1. HOME LOAN SCHEMES:

1.1. UNION HOME / AWAS/ REPAIR & RENOVATION

Loan Amount	LTV	CIC Score	ROI for Government / PSU Employees
Irrespective of Loan amount	As per quantum wise LTV Norms	750 & above	EBLR - 0.85% = 7.40%

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried / Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	825 & above	EBLR - 0.85% = 7.40%			
		800 to 824	EBLR - 0.80% = 7.45%			
		750 to 799	EBLR - 0.65% = 7.60%		EBLR - 0.60% = 7.65%	
		-1 & 1 to 5	EBLR - 0.60% = 7.65%		EBLR - 0.50% = 7.75%	
		700 to 749	EBLR-0.25% = 8.00%	EBLR-0.30% = 7.95%	EBLR-0.15% = 8.10%	EBLR-0.20% = 8.05%
		680 to 699	EBLR = 8.25%	EBLR-0.05% = 8.20%	EBLR+0.10% = 8.35%	EBLR+0.05% = 8.30%
		650 to 679	EBLR + 0.85% = 9.10%			
		600 to 649	EBLR + 1.35% = 9.60%			

* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

1.2. UNION HOME - Commercial Real Estate (CRE-RH):

House	ROI
Loan for 3rd House	0.25 % over & above the applicable ROI in Home Loan
Loan for 4th House onwards	0.75 % over & above the applicable ROI in Home Loan

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1.3. HOME LOAN - Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0)

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried / Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	825 & above	EBLR - 0.85% = 7.40%			
		800 to 824	EBLR - 0.80% = 7.45%			
		750 to 799	EBLR - 0.65% = 7.60%		EBLR - 0.60% = 7.65%	
		-1 & 1 to 5	EBLR - 0.60% = 7.65%		EBLR - 0.50% = 7.75%	
		700 to 749	EBLR-0.25% = 8.00%	EBLR-0.30% = 7.95%	EBLR-0.15% = 8.10%	EBLR-0.20% = 8.05%
		680 to 699	EBLR = 8.25%	EBLR-0.05% = 8.20%	EBLR+0.10% = 8.35%	EBLR+0.05% = 8.30%
		650 to 679	EBLR + 0.85% = 9.10%			
		600 to 649	EBLR + 1.35% = 9.60%			

* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

1.4. UNION GREEN HOME

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried / Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	825 & above	EBLR - 0.85% = 7.40%			
		800 to 824	EBLR - 0.80% = 7.45%			
		750 to 799	EBLR - 0.65% = 7.60%		EBLR - 0.60% = 7.65%	
		-1 & 1 to 5	EBLR - 0.60% = 7.65%		EBLR - 0.50% = 7.75%	
		700 to 749	EBLR-0.25% = 8.00%	EBLR-0.30% = 7.95%	EBLR-0.15% = 8.10%	EBLR-0.20% = 8.05%
		680 to 699	EBLR = 8.25%	EBLR-0.05% = 8.20%	EBLR+0.10% = 8.35%	EBLR+0.05% = 8.30%
		650 to 679	EBLR + 0.85% = 9.10%			
		600 to 649	EBLR + 1.35% = 9.60%			

* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

- ***Note*** - *Additional **10 bps** lower rate of interest shall be allowed from the date of receipt of required Green- house/ project certificate at Bank/Branch.*

Classification: Internal

1.5 UNION HOME-SMART SAVE SCHEME:

Scheme	ROI
Union Smart Save	**25 Basis points higher than** applicable ROI Under Union Home Loan Scheme

Loan amount	LTV	CIC Score	Applicable ROI category wise			
			Salaried / Professional		Non-Salaried	
			Male	Female*	Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	825 & above	EBLR - 0.60% = 7.65%			
		800 & above	EBLR - 0.55% = 7.70%			
		750 to 799	EBLR - 0.40% = 7.85%		EBLR - 0.35% = 7.90%	
		-1 & 1 to 5	EBLR - 0.35% = 7.90%		EBLR - 0.25% = 8.00%	
		700 to 749	EBLR = 8.25%	EBLR-0.05% = 8.20%	EBLR+0.10% = 8.35%	EBLR+0.05% = 8.30%
		680 to 699	EBLR+0.25% = 8.50%	EBLR+0.20% = 8.45%	EBLR+0.35% = 8.60%	EBLR+0.30% = 8.55%
		650 to 679	EBLR + 1.10% = 9.35%			
		600 to 649	EBLR + 1.60% = 9.85%			

Additional Concession for Home Loans (1.1 to 1.5):

- Extra **5 bps** concession should be provided in Home Loan to the borrower in case he/she assigns the credit/term/life policy in favour of the Bank

1.6. UNION HOME-Fixed Rate (for maximum 5 years)

Loan Amount	Rate of Interest
Up to 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%

1.7. HOME LOAN - Economically Weaker Section (EWS), Low Income Group (LIG) & Middle-Income Group (MIG): Urban Area

CIBIL Score	Rate of Interest
800 & above	EBLR= 8.25%
750 to 799	EBLR+0.10% = 8.35%
-1 & 1 to 5	EBLR+0.20% = 8.45%
700 to 749	EBLR+0.50% = 8.75%
650 to 699	EBLR+1.00% = 9.25%
Below 650	EBLR+1.25% = 9.50%

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2. UNION VEHICLE LOAN:

Type of vehicle	CIC score	Applicable ROI	
		Salaried	Non-Salaried
New 4-Wheeler	825 & above	EBLR – 0.40% = 7.85%	
	800 to 824	EBLR – 0.40% = 7.85%	EBLR – 0.35% = 7.90%
	776 – 799	EBLR – 0.25% = 8.00%	EBLR – 0.20% = 8.05%
	750 - 775	EBLR – 0.20% = 8.05%	EBLR – 0.15% = 8.10%
	-1 & 1 to 5	EBLR – 0.25% = 8.00%	
	700 - 749	EBLR + 0.20% = 8.45%	EBLR + 0.25% = 8.50%
	680-699	EBLR + 0.75% = 9.00%	
	650-679	EBLR + 1.50% = 9.75%	
	below 650	EBLR + 2.00% = 10.25%	
New 2-Wheeler	700 & above	EBLR + 3.10% = 11.35%	
	below 700	EBLR + 3.20% = 11.45%	
Old 4 - Wheeler (Not older than 3 years)	700 & above	EBLR + 3.60% = 11.85%	
	below 700	EBLR + 3.70% = 11.95%	

❖ UNION GREEN VEHICLE LOAN:

Type of vehicle	CIC score	Applicable ROI	
		Salaried	Non-Salaried
New 4-Wheeler	825 & above	EBLR – 0.50% = 7.75%	
	800 to 824	EBLR – 0.50% = 7.75%	EBLR – 0.45% = 7.80%
	776 – 799	EBLR – 0.35% = 7.90%	EBLR – 0.30% = 7.95%
	750 - 775	EBLR – 0.30% = 7.95%	EBLR – 0.25% = 8.00%
	-1 & 1 to 5	EBLR – 0.35% = 7.90%	
	700 - 749	EBLR + 0.10% = 8.35%	EBLR + 0.15% = 8.40%
	680-699	EBLR + 0.65% = 8.90%	
	650-679	EBLR + 1.40% = 9.65%	
	below 650	EBLR + 1.90% = 10.15%	
New 2-Wheeler	700 & above	EBLR + 2.90% = 11.15%	
	below 700	EBLR + 3.00% = 11.25%	

Classification: Internal

3. UNION EDUCATION LOAN:

3.1. UNION EDUCATION - INLAND STUDY / ABROAD STUDY / NRI STUDENT:

Quantum of loan	Effective ROI	
	For Male Student	For Female Student
Up to Rs.7.50 lakh **(Covered under CGFSEL)**	EBLR + 2.00% = 10.25%	EBLR + 1.50% = 9.75%
Above Rs.7.50 lakh	EBLR + 1.75% = 10.00%	EBLR + 1.25% = 9.50%

3.2. UNION EDUCATION - PREMIER ABROAD:

❖ **Rate of Interest for Cat 'A' Institute:**

Quantum of Loan	Collateral Coverage	Rate of Interest	Effective ROI
Up to Rs. 40 Lakh	Without Collateral	EBLR + 1.25%	9.50%
Up to Rs.150.00 Lakh	50% Up to <100% Collateral	EBLR + 0.50%	8.75%
	100% and above Collateral	EBLR + 0.25%	8.50%

❖ **Rate of Interest for Cat 'B' Institute:**

Quantum of Loan	Collateral Coverage	Rate of Interest	Effective ROI
Up to Rs. 30 Lakh	Without Collateral	EBLR + 1.50%	9.75%
Up to Rs.150.00 Lakh	50% Up to <100% Collateral	EBLR + 0.65%	8.90%
	100% and above Collateral	EBLR + 0.40%	8.65%

3.3. UNION EDUCATION – SKILL DEVELOPMENT:

Quantum of loan	Effective ROI	
	For Male Student	For Female Student
Skill Development Loan without deviation to be covered under CGFSSD	EBLR + 1.50% = 9.75%	EBLR + 1.50% = 9.75%

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Classification: Internal

3.4. UNION EDUCATION – PM VIDYALAXMI:

Category of Institute	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Education – PM VIDYALAXMI - I (AAA)	EBLR	-0.90%	7.35%
Union Education – PM VIDYALAXMI – I (AA)	EBLR	-0.75%	7.50%
Union Education – PM VIDYALAXMI – I (AA/A)	EBLR	-0.60%	7.65%
Union Education – PM VIDYALAXMI – I (BBB)	EBLR	0.10%	8.35%
Union Education – PM VIDYALAXMI – I (BB)	EBLR	0.50%	8.75%

3.5. UNION EDUCATION -NON-PM VIDYALAXMI:

Category of Institute	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Education – Indian School of Business (ISB)	EBLR	-0.90%	7.35%

3.6. UNION EDUCATION- NON-PM VIDYALAXMI (Union Medicos)

- **Special Scheme for Premier Medical Institutes:**

Quantum of Loan	Collateral Coverage	Rate of Interest	Effective ROI
Up to Rs. 40.00 Lakh	Without Collateral	EBLR + 1.10%	9.35%
Up to Rs.200.00 Lakh	50% Up to <100% Collateral	EBLR + 0.75%	9.00%
	100% and above Collateral	EBLR + 0.50%	8.75%

3.7. UNION EDUCATION-NON-PM VIDYALAXMI (Union Special Education Loan Tier II)

Scheme	Rate of Interest	
	For Male Students	For Female /SC/ST/ Minority students
Union Education – NON-PM VIDYALAXMI	EBLR + 1.60% = 9.85%	EBLR + 1.50% = 9.75%

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Classification: Internal

4. UNION MORTGAGE:

Type of Property	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Residential Property (Self-occupied); Excluding Open Plots	800 & above	EBLR	1.05%	9.30%
	750 to 799	EBLR	1.50%	9.75%
	700 to 749	EBLR	2.30%	10.55%
	-1 & 1 to 5			
	Below 700	EBLR	3.10%	11.35%
Residential Property (tenanted); Excluding Open Plots	800 & above	EBLR	1.30%	9.55%
	750 to 799	EBLR	1.50%	9.75%
	700 to 749	EBLR	2.30%	10.55%
	-1 & 1 to 5			
	Below 700	EBLR	3.10%	11.35%
Non-Residential property but Self-occupied commercial/industrial; Excluding open Plots	800 & above	EBLR	1.70%	9.95%
	750 to 799	EBLR	1.90%	10.15%
	700 to 749	EBLR	2.70%	10.95%
	-1 & 1 to 5			
	Below 700	EBLR	3.60%	11.85%
Non-Residential property which are not self-occupied and Leased to third Parties, Multi-tenanted Commercial Building-; Excluding Open plots.	800 & above	EBLR	2.15%	10.40%
	750 to 799	EBLR	2.35%	10.60%
	700 to 749	EBLR	2.95%	11.20%
	-1 & 1 to 5			
	Below 700	EBLR	3.85%	12.10%

5. UNION MORTGAGE PLUS (TOP-UP):

- 0.75% above the ROI of Home Loan account against which Union 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.

6. UNION REVERSE MORTGAGE:

Quantum of loan	Rate of Interest (Fixed Rate)
Rs.1.00 Lakhs to Rs.100 Lakhs	11.30%

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7. UNION PERSONAL:

7.1 Personal Loan for Salaried Individuals other than Government Employee:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Personal - Under Tie-up & Union Personal – Under Non-Tie-up	800 & above	EBLR	1.05%	9.30%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.35%	9.60%
	700 to 749	EBLR	1.85%	10.10%
	680 to 699	EBLR	2.35%	10.60%
	650 to 679	EBLR	2.80%	11.05%
	Below 650	EBLR	4.35%	12.60%

7.2 Personal Loan for Non-Salaried Individuals:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Personal – Non-Salaried Individuals	800 & above	EBLR	1.10%	9.35%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.40%	9.65%
	700 to 749	EBLR	2.10%	10.35%
	680 to 699	EBLR	2.40%	10.65%
	650 to 679	EBLR	3.25%	11.50%
	Below 650	EBLR	4.65%	12.90%

7.3 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 & Union Professional Personal - Salaried Under Non-Tie-up	800 & above	EBLR	1.00%	9.25%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.30%	9.55%
	700 to 749	EBLR	2.00%	10.25%
	680 to 699	EBLR	2.30%	10.55%
	650 to 679	EBLR	3.15%	11.40%
	Below 650	EBLR	4.55%	12.80%

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Professional Personal - Non-Salaried	800 & above	EBLR	1.10%	9.35%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.40%	9.65%
	700 to 749	EBLR	2.10%	10.35%
	680 to 699	EBLR	2.40%	10.65%
	650 to 679	EBLR	3.25%	11.50%
	Below 650	EBLR	4.65%	12.90%

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7.4 Union Ashiyana Personal Loan Scheme (for existing Home Loan Borrowers)

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Union Ashiyana Personal – Salaried & Union Ashiyana Personal – Non-Salaried	800 & above	EBLR	0.95%	9.20%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.25%	9.50%
	700 to 749	EBLR	1.75%	10.00%
	680 to 699	EBLR	2.25%	10.50%
	650 to 679	EBLR	2.70%	10.95%
	Below 650	EBLR	4.25%	12.50%

7.5 Union Women Professional Personal Loan Schemes:

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Salaried	800 & above	EBLR	0.90%	9.15%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.20%	9.45%
	700 to 749	EBLR	1.90%	10.15%
	680 to 699	EBLR	2.20%	10.45%
	650 to 679	EBLR	3.05%	11.30%
	Below 650	EBLR	4.45%	12.70%

Schemes	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Non-Salaried	800 & above	EBLR	1.00%	9.25%
	750 to 799 (Including -1 & 1 to 5)	EBLR	1.30%	9.55%
	700 to 749	EBLR	2.00%	10.25%
	680 to 699	EBLR	2.30%	10.55%
	650 to 679	EBLR	3.15%	11.40%
	Below 650	EBLR	4.55%	12.80%

8. UNION CASH:

- **Special Scheme for pensioners/family pensioners:**

Category	Age at the time of Loan	Quantum of Loan	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
Pensioner	Up to 70 Years	Rs.10.00 Lakh	EBLR	2.10%	10.35%
	Above 70 Years	Rs.5.00 Lakh			
Family Pensioner	Up to 70 Years	Rs.3.00 Lakh			

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Classification: Internal

9. SRLGE-Special Retail Lending Scheme for Government Employee:

UNION HOME LOAN -SRLGE				
Loan amount	LTV	CIC Score	Applicable ROI category wise	
			Salaried	
			Male	Female*
Irrespective of Loan amount	As per quantum wise LTV Norms	750 & above	EBLR - 0.85% = 7.40%	
		-1 & 1 to 5	EBLR - 0.60% = 7.65%	
		700 to 749	EBLR-0.25% = 8.00%	EBLR-0.30% = 7.95%
		680 to 699	EBLR = 8.25%	EBLR-0.05% = 8.20%
		650 to 679	EBLR + 0.85% = 9.10%	
		600 to 649	EBLR + 1.35% = 9.60%	

* The above benefit will be applicable, if the house is singly/jointly owned by female borrower.

	Type of Property	CIC score	Reference Rate (D)	Premium (E)	Effective ROI (D+E=F)
UNION MORTGAGE LOAN -SRLGE	Residential Property (Self-occupied); Excluding Open Plots	800 & above	EBLR	0.95%	9.20%
		750 to 799	EBLR	1.40%	9.65%
		700 to 749	EBLR	2.20%	10.45%
		-1 & 1 to 5			
		Below 700	EBLR	3.00%	11.25%
	Residential Property (tenanted); Excluding Open Plots	800 & above	EBLR	1.20%	9.45%
		750 to 799	EBLR	1.40%	9.65%
		700 to 749	EBLR	2.20%	10.45%
		-1 & 1 to 5			
		Below 700	EBLR	3.00%	11.25%
	Non-Residential property but Self-occupied commercial/industrial; Excluding open Plots	800 & above	EBLR	1.60%	9.85%
		750 to 799	EBLR	1.80%	10.05%
		700 to 749	EBLR	2.60%	10.85%
		-1 & 1 to 5			
		Below 700	EBLR	3.50%	11.75%
	Non-Residential property which are not self-occupied and Leased to third Parties, Multi-tenanted Commercial Building-; Excluding Open plots.	800 & above	EBLR	2.05%	10.30%
		750 to 799	EBLR	2.25%	10.50%
		700 to 749	EBLR	2.85%	11.10%
		-1 & 1 to 5			
		Below 700	EBLR	3.75%	12.00%
UNION PERSONAL LOAN -SRLGE	Where Salary Account is maintained with our Bank and employer Undertaking is available	800 & above	EBLR	0.90%	9.15%
		750 to 799 (Including -1 & 1 to 5)	EBLR	1.20%	9.45%
		700 to 749	EBLR	1.70%	9.95%
		680 to 699	EBLR	2.20%	10.45%
		650 to 679	EBLR	2.65%	10.90%
		Below 650	EBLR	4.20%	12.45%

Classification: Internal

	Where Salary Account is maintained with our Bank and employer Undertaking is not available	800 & above	EBLR	0.95%	9.20%
		750 to 799 (Including -1 & 1 to 5)	EBLR	1.25%	9.50%
		700 to 749	EBLR	1.75%	10.00%
		680 to 699	EBLR	2.25%	10.50%
		650 to 679	EBLR	2.70%	10.95%
		Below 650	EBLR	4.25%	12.50%
	Where Salary Account is not maintained with our Bank	800 & above	EBLR	1.00%	9.25%
		750 to 799 (Including -1 & 1 to 5)	EBLR	1.30%	9.55%
		700 to 749	EBLR	1.80%	10.05%
		680 to 699	EBLR	2.30%	10.55%
		650 to 679	EBLR	2.75%	11.00%
		Below 650	EBLR	4.30%	12.55%

10. UNION ROOF TOP SOLAR SCHEME (URTS):

URTS-Composite	URTS (PMSMBY) - Standalone (above Rs.2.00 lakh up to Rs.6.00 lakh)		URTS - PM Suryaghar: Muft Bijli Yojna (PMSMBY)-Up to Rs.2.00 lakh
As applicable under Union Home	CIC Score	Floating ROI	EBLR-2.25 % i.e. presently 6.00 %
	750 & Above	EBLR+1.00% i.e. 9.25%	
	Below 750	EBLR+1.50% i.e. 9.75%	

❖ Reset of Floating Interest Rate (Option to Switch over to a fixed rate of interest from floating rate)

Borrower will have the option to switch to fixed rate of interest. It will be one- time option available during the entire tenure of loan after payment of minimum 12 EMIs. Borrower has to pay fixed charges for switching from floating to fixed rate of interest

The fixed rate of interest will be charged as under:

Product	Applicable Rate of Interest
Home Loan (All Variants)	1.00% over the existing applicable floating interest rate as on date of switch over **Note:** Fixed rate will be reset after 5 years and the applicable rate at the time of reset after 5 years would be 1% over the prevailing applicable floating rate of interest.
Vehicle Loan	
Mortgage Loan	
Personal Loan	
Education Loan	

The switchover charges as on date of switchover shall be recovered as under:

Outstanding Amount	Charge to be levied
Up to Rs.50.00 Lakh	Rs.10000/-+GST
Above Rs.50.00 Lakh	Rs.15000/-+GST

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Classification: Internal

INTEREST RATE RANGE ON LOANS GRANTED TO INDIVIDUALS UNDER RETAIL LENDING

EBLR as on 30.09.2026 - 8.00% i.e. RBI Repo Rate (5.25%) + Spread (2.75%)

Sr No	Type of Loan	Interest Rate Range for Quarter Ended Sept 2026	Mean Rate
1	Home Loan	7.15% to 9.35%	8.25%
2	Vehicle Loan	7.50% to 11.70%	9.60%
3	Education Loan	7.10% to 10.00%	8.55%
4	Mortgage Loan	8.95% to 11.85%	10.40%
5	Personal Loan	8.90% to 12.65%	10.77%

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