

WEST BENGAL GRAMIN BANK						
APPENDIX - III: RATE OF INTEREST - OTHER PRODUCTS						
w.e.f. 20.05.2025						
SL	Category	LIMIT Details	Reference Bechmark	Credit Rating	Rate Nature	Effective Rate (% p.a.)
A	GOLD LOAN	X	MCLRH	X	Floatng	8.60
B	EDUCATON LOAN					
1	Loan up to ₹4.00 Lakh#		MCLRY	X	Floatng	9.85
2	Loan Above ₹4.00 Lakh#		MCLRY	X	Floatng	10.35
	#Female student will get interest rate concession @0.50%					
3	Coveted Insttutons: Student getting admission in IIMs, IITs, NITs, ISB, MDI, XLRI, Govt. Medical/Dental Collage, Govt. Engineering Collage, College/University/Discipline within Top 25 of National Institutional Ranking Framework (NIRF) and universities ranked within the top 100 in the Quacquarelli Symonds - QS World University Rankings (overall category) [No additional concession shall be extended to (a) female students and (b) for servicing interest during the moratorium period in these cases.]		MCLRQ	X	Floatng	7.75
4	West Bengal Student Credit Card		Limit up to ₹10.00 lakh			4.00
	#Female student will get interest rate concession @0.50%					
5	Loan against Bank's own Term Deposit	Loan/Overdraft against Bank's own Term Deposit				
		For Loan/Overdraft against 3rd party deposit.				
6	Loan against LIP(SV)/NSC/KVP etc. with Margin Prescribed below	Term Loan	MCLRY	X	Floatng	11.35
		Overdraft	MCLRY	X	Floatng	12.35
7	WBGB SAMPURNA: Enterprise Finance Under DAY NRLM (Term Loan / Cash Credit)		MCLRY	X	Floatng	11.85