

WEST BENGAL GRAMIN BANK					
APPENDIX - II: RATE OF INTEREST - CIC SCORE BASED					
w.e.f. 01.05.2025					
SN	Loan Type	TU CIBIL	Reference Bechmark	Rate Nature	Effective Rate (% p.a.)
1	HOME LOAN	800 – 900	MCLR <sub>H</sub>	Floating	8.25
		750 – 799	MCLR <sub>H</sub>	Floating	8.40
		700 – 749	MCLR <sub>H</sub>	Floating	8.55
		600 – 699	MCLR <sub>H</sub>	Floating	9.50
2	NEW CAR LOAN (Individual/ Others)	800 – 900	MCLR <sub>H</sub>	Floating	8.60
		750 – 799	MCLR <sub>H</sub>	Floating	8.75
		700 – 749	MCLR <sub>H</sub>	Floating	8.90
		600 – 699	MCLR <sub>H</sub>	Floating	9.50
3	NEW CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	MCLR <sub>H</sub>	Floating	8.75
4	OLD CAR LOAN (Individual/ Others)	800 – 900	MCLR <sub>H</sub>	Floating	9.60
		750 – 799	MCLR <sub>H</sub>	Floating	9.75
		700 – 749	MCLR <sub>H</sub>	Floating	9.90
		600 – 699	MCLR <sub>H</sub>	Floating	10.50
5	OLD CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	MCLR <sub>H</sub>	Floating	9.75
6	PERSONAL LOAN - Salaried Class - Drawing salary through accounts maintained with our Branches:	800 – 900	MCLR <sub>Y</sub>	Floating	10.00
		750 – 799	MCLR <sub>Y</sub>	Floating	11.00
		700 – 749	MCLR <sub>Y</sub>	Floating	12.00
		600 – 699	MCLR <sub>Y</sub>	Floating	13.00
7	PERSONAL LOAN- Salaried (Drawing Salary from Other Bank Accounts), Professional, Self-Employed Individuals, Business Persons	800 – 900	MCLR <sub>Y</sub>	Floating	11.00
		750 – 799	MCLR <sub>Y</sub>	Floating	12.00
		700 – 749	MCLR <sub>Y</sub>	Floating	13.00
		600 – 699	MCLR <sub>Y</sub>	Floating	14.00
8	TWO-WHEELER - Salaried	800 – 900	MCLR <sub>Y</sub>	Floating	9.60
		750 – 799	MCLR <sub>Y</sub>	Floating	9.75
		700 – 749	MCLR <sub>Y</sub>	Floating	9.90
		600 – 699	MCLR <sub>Y</sub>	Floating	10.50
9	TWO-WHEELER - Others	800 – 900	MCLR <sub>Y</sub>	Floating	10.60
		750 – 799	MCLR <sub>Y</sub>	Floating	10.75
		700 – 749	MCLR <sub>Y</sub>	Floating	10.90
		600 – 699	MCLR <sub>Y</sub>	Floating	11.50
10	TOP UP LOANS -Term Loan / Overdraft to Housing Loan Borrowers for Personal Needs	800 – 900	MCLR <sub>Y</sub>	Floating	9.25
		750 – 799	MCLR <sub>Y</sub>	Floating	9.40
		700 – 749	MCLR <sub>Y</sub>	Floating	9.55
		600 – 699	MCLR <sub>Y</sub>	Floating	10.50
11	PM-Surya Ghar: Muft Bijli Yojana (ROOFTOP SOLAR POWER SYSTEMS)				
A	Solar Power System Upto 3kw				
	Not Applicable – Irrespective of CIC Score		X	Fixed	7.00
B	Solar Power System Above 3kw and upto 10kw				
i	PM-Surya Ghar - For existing/ fresh HBL borrower	800 – 900	MCLR <sub>H</sub>	Floating	8.25
		750 – 799		Floating	8.40
		700 – 749		Floating	8.55
		600 – 699		Floating	9.50
ii	PM-Surya Ghar - For Non home loan borrower	800 – 900		Floating	8.25
		750 – 799		Floating	8.40
		700 – 749		Floating	8.55
		600 – 699		Floating	9.50
12	TRANSPORT LOAN (Up to Limit Rs. 10.00 Lakh)				
A	New Vehicle	800 – 900	MCLR <sub>Y</sub>	Floating	9.00
		750 – 799		Floating	9.50
		700 – 749		Floating	10.00
		600 – 699		Floating	10.50
B	Used Vehicle	800 – 900		Floating	10.00
		750 – 799		Floating	10.50
		700 – 749		Floating	11.00
		600 – 699		Floating	11.50
13	Mortgage Loan Individuals (Retail) / Prop. (Business)				
A	Term Loan	800 – 900		Floating	9.50
		750 – 799		Floating	9.75
		700 – 749		Floating	10.25

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		600 – 699	MCLRY	Floating	10.75
B	Overdraft	800 – 900		Floating	10.00
		750 – 799		Floating	10.25
		700 – 749		Floating	10.75
		600 – 699		Floating	11.25
14	Microfinance Loan				
A	(No Credit Score / NTC Score / Exclusion Codes)		MCLRY	Floating	15.00
B	Borrowers with CRIF HM Score 727 & above			Floating	14.00