

WEST BENGAL GRAMIN BANK						
APPENDIX - III: RATE OF INTEREST - OTHER PRODUCTS						
w.e.f. 01.05.2025						
SL	Category	LIMIT Details	Reference Bechmark	Credit Rating	Rate Nature	Effective Rate (% p.a.)
A	GOLD LOAN	X	MCLRH	X	Floatng	8.75
B	EDUCATON LOAN					
1	Loan up to ₹4.00 Lakh#		MCLRY	X	Floatng	10.00
2	Loan Above ₹4.00 Lakh#		MCLRY	X	Floatng	10.50
	#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 and other reputed institutions as decided by HLCC based on merit of each case. (No extra concession will be given to female student)		MCLRH	X	Floatng	8.25
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				1.5% p.a. over the rate of interest on deposit
		For Loan/Overdraft against 3rd party deposit.				2.5% p.a. over the rate of interest on deposit
6	Loan against LIP(SV)/NSC/KVP etc. with Margin Prescribed below	Term Loan	MCLRY	X	Floatng	11.50
		Overdraft	MCLRY	X	Floatng	12.50
7	WBGB SAMPURNA: Enterprise Finance Under DAY NRLM (Term Loan / Cash Credit)		MCLRY	X	Floatng	12.00