The Parwanoo Urban Co-Operative Bank Ltd.
4-A Sector 1, Parwanoo-173220 Distt. Solan (H.P.)

Ref no.:PUCBL/2026-27/ALM/15 Date: 09.06.2026

RATE OF INTEREST ON LOANS AND ADVANCES
(w.e.f. 10.06.2026)

	Existing	Revised
(A) VEHICLE LOAN	11.00%	**11.00%**
*If collateral security is also available ROI @ 10.00% will be charged.		
Existing borrowers having satisfactory repayment record- If CIBIL score ≥750 and credit score ≤ 80 (Enhancement of lien/charge existing mortgaged property, subject to sufficient residual value/security coverage, PDC of other Bank)		**9.30%**

(B) Personal Loan against check off facility	**Existing**	**Revised**
*maximum Rs. 2.00 lakh	15.50%	**15.50%**

(C) OTHER TERM LOANS/CC (LAP)	**Existing**	**Revised**	**Above Rs. 1 Cr**
If CIBIL score ≥ 800 and credit score ≥ 80	11.50%	**11.50%**	**11.25%**
If CIBIL score >740 ≤ 799 and credit score ≥ 75 ≤ 79	12.50%	**12.50%**	**12.25%**
If CIBIL score ≥700 ≤ 740 and credit score ≥ 70 ≤ 74	13.50%	**13.50%**	**13.25%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	15.00%	**15.00%**	**14.75%**

(D) HOUSING LOANS / TOP UP & TOTAL HOME LOAN	**Existing**	**Revised**	**Above Rs. 1 Cr**
If CIBIL score ≥ 800 and credit score ≥ 80	9.00%	**9.00%**	**8.75%**
If CIBIL score >740 ≤ 799 and credit score ≥ 75 ≤ 79 & If No CIBIL score -1 and credit score minimum 75	9.40% 10.00%	**9.40%**	**9.15%**
If CIBIL score ≥700 ≤ 740 and credit score ≥ 70 ≤ 74	9.70%	**9.70%**	**9.45%**
If CIBIL score ≥675 ≤ 699 and credit score ≥ 70 ≤ 74	10.00%	**10.00%**	**9.75%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	11.50%	**11.50%**	**11.25%**

(E) CRE HOUSING LOAN	**Existing**	**Revised**	**Above Rs. 1 Cr**
If CIBIL score ≥ 800 and credit score ≥ 80	11.50%	**11.50%**	**11.25%**
If CIBIL score >740 ≤ 799 and credit score ≥ 75 ≤ 79 & If No CIBIL score -1 and credit score minimum 75	12.00%	**12.00%**	**11.75%**
If CIBIL score ≥700 ≤ 740 and credit score ≥ 70 ≤ 74	12.50%	**12.50%**	**12.25%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	14.00%	**14.00%**	**13.75%**

(F) CASH CREDIT LIMIT (HYPOTHECATION)	**Existing**	**Revised**	**Above Rs. 1 Cr**
If CIBIL score ≥ 800 and credit score ≥ 80	10.25%	**9.50%**	**9.25%**
If CIBIL score >740 ≤ 799 and credit score ≥ 75 ≤ 79 & If No CIBIL score -1 and credit score minimum 75	10.75%	**9.90%**	**9.65%**
If CIBIL score ≥700 ≤ 740 and credit score ≥ 70 ≤ 74	12.50%	**11.25%**	**11.00%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	14.00%	**13.00%**	**12.75%**
Temporary Overdrawn / Adhoc Limit	15.25%	**15.25%**	**15.00%**

(G) TERM LOAN SME	Existing	Revised	Above Rs. 1 Cr
If CIBIL score ≥ 800 and credit score ≥ 80	10.25%	**10.25%**	**10.00%**
If CIBIL score >740 ≤ 799 and credit score ≥ 75 ≤ 79 & If No CIBIL score -1 and credit score minimum 75	11.00%	**11.00%**	**10.75%**
If CIBIL score ≥700 ≤ 740 and credit score ≥ 70 ≤ 74	12.75%	**12.00%**	**11.75%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	14.00%	**14.00%**	**13.75%**

(H) GOLD LOAN*		Existing	Revised
	Maximum LTV ratio		
≤ Rs. 2.50 lakh	80%	12.00%	**12.00%**
> Rs. 2.50 lakh ≤5 lakh	80%	12.50%	**12.50%**
> Rs. 5 lakh (max 10 lakh)	75%	13.00%	**13.00%**
Kisan Gold Loan to Women 0.50 bps concession in rate of interest.			
* Share money Rs. 1500/- irrespective of the loan amount; Processing fee Rs. 1000/- irrespective of the loan amount.			

(H) BANK GUARANTEE FEE	2.00%	**2.00%**
Share money Rs.2500/- irrespective of the guarantee amount		

- **One Time Charges:**

Criteria	Charges
(a) If value of Collateral Security is ≥ 200% of loan amount.	Rs. 200/- per lakh of loan amount (Subject to maximum ceiling of Rs. 40,000/-) + GST
(b) If value of Collateral Security is 160 ≤ 200% of loan amount.	Rs. 400/- per lakh of loan amount (Subject to maximum ceiling of Rs. 50,000/-) + GST
(c) If value of Collateral Security is >140% but <160% of loan amount.	Rs. 500/- per lakh of loan amount (Subject to maximum ceiling of Rs. 60,000/-) + GST
(d) If value of Collateral Security is >125% but <140% of loan amount.	Rs. 1000/- per lakh of loan amount + GST (Subject to maximum ceiling of Rs. 70,000/-) + GST

- Share money minimum 2.50% of loan amount that will be refundable after liquidation of loan or 5 years of becoming member whichever is later subject to Bank's CRAR remaining at or above as prescribed by RBI at the material time after such withdrawal;
- Renewal of (CC LIMITS) Processing charges @ Rs. 250/- per Lakh (subject to Max. of Rs. 1 Lakh) per Annum + GST;
- **To meet the competition in the market & to avoid takeover of our loans, existing Borrowers with good track record and regular account may switch over to new interest rate regime in view of competition from other banks by paying onetime fee of 0.25% of limit in case of CC and outstanding amount in case of Term Loans;**
- The Credit Committee may consider concession in interest rate by 25 bps in deserving cases with good credit / CIBIL score (CIBIL ≥750; Credit score ≥75);
- 50 bps concession in loan against deposits if loan amount is above Rs. 100 lakh;
- If CIBIL score is -1 and credit score ≤74, then ROI shall be applicable as per credit score's slab;