



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

Ref no.:PUCBL/ALM/ 26

Date: 28.03.2025

MEMO TO ALL BRANCHES

REVISED RATE OF INTEREST ON LOANS AND ADVANCES
(w.e.f 01.04.2025)

	Existing	Proposed
(A) VEHICLE LOAN	10.50%	11.00%
*If collateral security is also available ROI @ 10.00% will be charged.		

(B) OTHER TERM LOANS/CC (LAP)		
If CIBIL score ≥ 800 and credit score ≥ 80	10.75%	11.25%
If CIBIL score $\geq 750 \leq 799$ and credit score $> 75 \leq 79$	11.50%	12.00%
If CIBIL score $\geq 700 \leq 749$ and credit score $> 70 \leq 74$	12.25%	12.75%

(C) HOUSING LOANS / TOP UP & TOTAL HOME LOAN		
If CIBIL score ≥ 800 and credit score ≥ 80	9.00%	9.00%
If CIBIL score $\geq 750 \leq 799$ and credit score $> 75 \leq 79$	9.15%	9.15%
If CIBIL score $\geq 700 \leq 749$ and credit score $> 70 \leq 74$	9.45%	9.45%
If CIBIL score $\geq 675 \leq 699$ and credit score $> 70 \leq 74$	9.75%	9.75%
If No CIBIL / -1 and credit score minimum 75	9.50%	9.75%
* For HL Takeovers, Resale and Ready to Move Properties: 10 bps additional concession over the above proposed rates (For CIBIL score of 750 and above) floor rate 9%		

(D) CRE HOUSING LOAN		
If CIBIL score ≥ 700 and credit score $> 70 \leq 74$		10.00%

(E) CASH CREDIT LIMIT (HYPOTHECATION)		
If CIBIL score ≥ 800 and credit score ≥ 80	9.75%	10.00%
If CIBIL score $\geq 750 \leq 799$ and credit score $> 75 \leq 79$	10.25%	10.50%
If CIBIL score $\geq 700 \leq 749$ and credit score $> 70 \leq 74$	11.50%	12.00%

(F) TERM LOAN SME		
If CIBIL score ≥ 800 and credit score ≥ 80	9.90%	10.25%
If CIBIL score $\geq 750 \leq 799$ and credit score $> 75 \leq 79$	10.10%	10.50%
If CIBIL score $\geq 700 \leq 749$ and credit score $> 70 \leq 74$	11.40%	12.00%



(G) GOLD LOAN*		
Upto 2 Lacs	11.00%	11.50%
Kisan Gold Loan (Women)		11.25%
* Share money Rs. 1500/- irrespective of the loan amount.		
* Processing fee Rs. 1000/- upto 2 lacs		
(H) BANK GUARANTEE FEE	1.25%	1.50%
Share money Rs.2500/- irrespective of the guarantee amount		

• One Time Charges:

Criteria	Charges
(a) If value of Collateral Security is $\geq 200\%$ of loan amount.	Rs. 500/- per lakh of loan amount+ GST (Subject to maximum ceiling of Rs. 50,000/-)
(b) If value of Collateral Security is $<200\%$ to 125% of loan amount.	Rs. 700/- per lakh of loan amount+ GST (Subject to maximum ceiling of Rs. 60,000/-)

- 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 Lacs (subject to Max. of Rs. 1 Lacs) per Annum + GST;
- **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 0.50% of limit in case of CC and outstanding amount in case of Term Loans;**
- The Credit Committee may consider concession in interest rate by 40 bps in deserving cases with good credit / CIBIL score (CIBIL ≥ 750 ; Credit score ≥ 75).
- 25 bps concession in loan against deposits if loan amount is above Rs. 100 lakh.

