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

Ref no.:PUCBL/2025-26/ALM/25

Date: 08.10.2025

MEMO TO ALL BRANCHES

RATE OF INTEREST ON LOANS AND ADVANCES

(w.e.f. 01.11.2025)

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

(B) Personal Loan against check off facility	**Existing**	**Revised**
*maximum Rs. 2.00 lakh	15.00%	**15.50%**

(C) OTHER TERM LOANS/CC (LAP)	**Existing**	**Revised**
If CIBIL score ≥ 800 and credit score ≥ 80	11.25%	**11.50%**
If CIBIL score ≥750 ≤ 799 and credit score ≥ 75 ≤ 79	12.25%	**12.50%**
If CIBIL score ≥700 ≤ 749 and credit score ≥ 70 ≤ 74	13.00%	**13.50%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	14.50%	**15.00%**

(D) HOUSING LOANS / TOP UP & TOTAL HOME LOAN	**Existing**	**Revised**
If CIBIL score ≥ 800 and credit score ≥ 80	9.00%	**9.00%**
If CIBIL score ≥750 ≤ 799 and credit score ≥ 75 ≤ 79	9.40%	**9.40%**
If CIBIL score ≥700 ≤ 749 and credit score ≥ 70 ≤ 74	9.70%	**9.70%**
If CIBIL score ≥675 ≤ 699 and credit score ≥ 70 ≤ 74	10.00%	**10.00%**
If No CIBIL / -1 and credit score minimum 75	10.00%	**10.00%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	11.50%	**11.50%**

(E) CRE HOUSING LOAN	**Existing**	**Revised**
If CIBIL score ≥ 800 and credit score ≥ 80	11.00%	**11.50%**
If CIBIL score ≥750 ≤ 799 and credit score ≥ 75 ≤ 79	11.50%	**12.00%**
If CIBIL score ≥700 ≤ 749 and credit score ≥ 70 ≤ 74	12.00%	**12.50%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	13.50%	**14.00%**

(F) CASH CREDIT LIMIT (HYPOTHECATION)	**Existing**	**Revised**
If CIBIL score ≥ 800 and credit score ≥ 80	10.00%	**10.25%**
If CIBIL score ≥750 ≤ 799 and credit score ≥ 75 ≤ 79	10.50%	**10.75%**
If CIBIL score ≥700 ≤ 749 and credit score ≥ 70 ≤ 74	12.25%	**12.50%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	13.75%	**14.00%**
Temporary Overdrawn / Adhoc Limit	15.00%	**15.25%**

(G) TERM LOAN SME	Existing	Revised
If CIBIL score ≥ 800 and credit score ≥ 80	10.25%	**10.25%**
If CIBIL score ≥750 ≤ 799 and credit score ≥ 75 ≤ 79	10.50%	**11.00%**
If CIBIL score ≥700 ≤ 749 and credit score ≥ 70 ≤ 74	12.25%	**12.75%**
If CIBIL score ≥650 ≤ 699 and credit score ≥ 65 ≤ 69	13.75%	**14.00%**

(H) GOLD LOAN*		Existing	Revised
Upto 2 Lakh		11.50%	-
	Maximum LTV ratio		
≤ Rs. 2.50 lakh	85%	-	**12.00%**
> Rs. 2.50 lakh ≤5 lakh	80%	-	**12.50%**
> Rs. 5 lakh (max 10 lakh)	75%	-	**13.00%**
Kisan Gold Loan to Women 0.25 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	1.50%	**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. 450/- per lakh of loan amount (Subject to maximum ceiling of Rs. 45,000/-) + GST
(b) If value of Collateral Security is >140% but <200% of loan amount.	Rs. 600/- per lakh of loan amount (Subject to maximum ceiling of Rs. 60,000/-) + GST
(b) 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. 80,000/-) + 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;
- **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.
- CIBIL charges shall be reimbursed upon disbursement of loan.