

RATE OF INTEREST ON LOANS AND ADVANCES W.E.F. 01.01.2024

Sr. No.	CATEGORY	RATE OF INTEREST		
UNSECURED LOAN/CONSUMER LOAN				
1	Unsecured Loans	17.00		
2	BCB Personal Loan	11.50		
3	Drawals Against Salary (New)	12.00		
4	Consumer Loan	17.00		
GOLD LOAN				
5	Swarna Gouri			
	Loan against Gold Ornaments/Gold Bonds	8.25		
	Overdraft against Gold Ornaments/Gold Bonds	8.50		
	Existing Loans			
	Loan against Gold Ornaments/Gold (Existing)	9.00		
	Overdraft against Gold Ornaments/Gold Bonds (Existing)	9.25		
LOAN AGAINST GOVT SECURITIES AND BONDS/LIC/NSC				
6	Loan against Govt. securities and Bonds/LIC/NSC	9.90		
	Overdraft against Govt. securities and Bonds/LIC/NSC	9.90		
HOUSING LOANS (Schemes valid upto 30.04.2023) [A & B]				
7	A)	Existing Housing Loan, Housing Loan (Non-Metro), Griha Samriddhi	10.20	
	B)	Griha Samriddhi Plus Scheme		
		a)	Loan amount upto Rs.35.00 lakh	8.85
		b)	Loan amount above Rs.35.00 lakh	9.60
		For Woman Borrowers (1 st name in Agreement should be of Woman)		
		a)	Loan amount upto Rs.35.00 lakh	8.75
		b)	Loan amount above Rs.35.00 lakh	9.50
FRESH HOUSING LOANS UNDER GRIHA SAMRIDDHI PLUS SCHEME [LOAN ACCOUNTS OPENED w.e.f 01.05.2023]				
	a)	Under Priority Sector	8.85	
	b)	Under Non Priority Sector	10.90	
8	BCB Top Up Loan	Loan Accounts opened w.e.f 18.06.2022	11.00	
		Loan Accounts opened prior to 18.06.2022	11.90	
9	Griha Shobha Loan	Loan Accounts opened w.e.f 18.06.2022	11.00	
		Loan Accounts opened prior to 18.06.2022	12.90	
10	VEHICLE LOANS			
A	BCB Pushpak Plus +		11.40	
B	Pushpak Vehicle Loan for	Personal Use	New Vehicle	12.75
			Used Vehicle	14.25
		Commercial use	New Vehicle	13.25
			Used Vehicle	14.75
C	BCB Auto Plus		12.60	
D	Autorickshaw / 3 wheeler Loan (Scheme Valid Upto 30.06.2023)		14.25	
E	Vehicle loan for Personal Use (Scheme Valid Upto 30.06.2023)		13.25	
F	Vehicle loan for Commercial Use (Other than Autorickshaw / 3wheeler Loan) (Schemen Valid Upto 30.06.2023)		14.75	
G	Consumer Loan with collateral security of immovable properties / vehicles / Autorickshaw		14.75	
	BCB Vehicle Loans (To existing Borrowers of the Bank with regular repayment track record) Scheme valid upto 31.03.2024			

H	a	Loan Tenure upto 36 months	Personal Use	8.35		
	b	Loan Tenure above 36 months	Commercial Use	8.60		
I	BCB Vehicle Loans Plus (To existing Account Holder / Non Borrower Customers of the Bank) Scheme valid upto 31.03.2024					
	a	Loan Tenure upto 36 months	Personal Use	9.00		
	b	Loan Tenure above 36 months	Commercial Use	9.50		
EDUCATION LOAN						
11	Vidya Vahini Loans		With Gestation period	9.50		
			Without Gestation Period	9.00		
			Girl Students	With Gestation	9.25	
				Without Gestation	8.75	
			Existing Loans			
			With Gestation period		9.50	
			Without Gestation period		9.00	
			Girl Students	With Gestation	9.25	
Without Gestation	8.75					
LOAN /OVERDRAFT AGAINST DEPOSITS						
12	a)	BDD		11.90		
	b)	Against Self Deposit / Overdraft Against Self Deposits		1.00+ A		
	c)	Against Deposit in the name of Third Parties / Overdraft Against Third Party Deposits		1.50 + A		
	d)	OD Suvidha (Overdraft against Fixed Deposit)		0.50+ A		
BUSINESS LOANS						
13	Business Loans			13.90		
14	Bharat Vanita Udyami		Term Loan	12.50		
			Cash Credit limit			
15	Bharat MSME		Term Loan	12.75		
			Cash Credit			
16	Bharat Aahaar Loan		Term Loan	12.90		
			Cash Credit			
17	Bharat Laghu Udyog		Term Loan	10.15		
			Cash Credit			
18	Cash Credit Limit			13.90		
	Ad- Hoc Cash credit Limit			ROI +2%		
19	Vyapar Overdraft Limit			13.90		
20	Vyapar Overdraft Plus (VOD+)			12.30		
21	Vyapar Overdraft Plus (VOD+) - CIBIL Score above 750			11.50		
22	Dhanvarsha Overdraft Limit			13.90		
23	BCB Dropline Overdraft Limit			11.75		
24	Asset Backed Loan			13.90		
25	Business Plus			13.90		
26	Mortgage Loan			13.90		
27	Loan to Doctors and Nursing Home / Hospitals			13.90		
28	BCB Medi- Overdraft (Secured Overdraft Limit)			13.90		
29	Loan to Self Employed – Professionals			13.50		
30	Rent – A – Loan			13.90		

31	Loans to Commercial Real Estate Sector		16.50
	Cash Credit to Commercial Real Estate Sector		16.50
32	Loans to Landlord		11.00
33	Loan / OD against Shares / Debentures		14.75
34	Purchase and Discounting of Cheque / Bills / Unsecured Multani Hundies / Demand draft (Other than sanctioned limit)		18.00
35	Discounting of LC (Inland)	Borrower	8.50
		Non Borrower	
36	Excess Drawals		21.00
37	Clean Overdraft Limits /Temporary Overdraft (TOD) / Clearing House Balance / Return of Inward Clearing Cheques for want of Funds / Drawals against Cheques sent for collection		21.00
38	Interest on outstanding debit balance (day wise product) in Cash Credit limits /VODs/Dhanvarsha/Medi OD during the period from validity of expiry date of limits till date of sanction of renewal / conversion or Closure		ROI + 2%
39	Interest on outstanding debit balance (day wise product) in Cash Credit limits / VOD /Dhanvarsha/Medi OD for the period when there is no Drawing Power on account of non submission of monthly statements of Stocks, Debtors and Creditors (irrespective of the fact that whether the limit is within the validity Period or not)		ROI + 2%
40	PRE-SHIPMENT & POST SHIPMENT FINANCE IN INR		9.25
41	PRE-SHIPMENT (PCFC) & POST SHIPMENT (PSFC)		Six Months ARR + 300 bps
42	FOREIGN CURRENCY TERM LOAN – FCTL		ARR (6 month) + 425 bps
43			

- Existing BPLR @ 13.50%