

RATE OF INTEREST ON LOANS AND ADVANCES W.E.F 01.06.2024

Sr. No.	CATEGORY		RATE OF INTEREST	
UNSECURED LOAN/CONSUMER LOAN				
1	Unsecured Loans		17.00	
2	BCB Personal Loan		12.00	
3	Drawals Against Salary (New)		12.00	
4	Consumer Loan		17.00	
GOLD LOAN				
5	Swarna Gouri			
	Loan against Gold Ornaments/Gold Bonds		8.75	
	Overdraft against Gold Ornaments/Gold Bonds		9.00	
	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	9.10
		b)	Loan amount above Rs.35.00 lakh	9.90
		For Woman Borrowers (1 st name in Agreement should be of Woman)		
	a)	Loan amount upto Rs.35.00 lakh	9.00	
b)	Loan amount above Rs.35.00 lakh	9.80		
FRESH HOUSING LOANS UNDER GRIHA SAMRIDDHI PLUS SCHEME [LOAN ACCOUNTS OPENED w.e.f 01.05.2023]				
	a)	Under Priority Sector	9.10	
	b)	Under Non Priority Sector	10.90	
8	BCB Top Up Loan	Loan Accounts opened w.e.f 18.06.2022	12.00	
		Loan Accounts opened prior to 18.06.2022		
9	Griha Shobha Loan	Loan Accounts opened w.e.f 18.06.2022	12.00	
		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	Consumer Loan with collateral security of immovable properties / vehicles / Autorickshaw		14.75	

F	Vehicle loan for Personal Use (Scheme Valid Upto 30.06.2023)		9.25	
G	Vehicle loan for Commercial Use (Other than Autorickshaw / 3wheeler Loan) (Scheme Valid Upto 30.06.2023)		9.75	
H	BCB Vehicle Loans (To existing Borrowers of the Bank with regular repayment track record) Scheme valid upto 31.03.2025			
	a	Loan Tenure upto 36 months	8.60	
	b	Loan Tenure above 36 months	8.85	
I	BCB Vehicle Loans Plus (To existing Account Holder / Non Borrower Customers of the Bank) Scheme valid upto 31.03.2025			
	a	Loan Tenure upto 36 months	9.25	
	b	Loan Tenure above 36 months	9.75	
EDUCATION LOAN				
11	Vidya Vahini Loans	With Gestation period	9.50	
		Without Gestation Period	9.00	
		Girl Students	9.25	
			8.75	
		Existing Loans		
		With Gestation period	9.50	
		Without Gestation period	9.00	
		Girl Students	9.25	
8.75				
LOAN /OVERDRAFT AGAINST DEPOSITS				
12	a)	BDD	11.90	
	b)	Against Self Deposit / Overdraft Against Self Deposits	1.00+ Applicable ROI on FD	
	c)	Against Deposit in the name of Third Parties / Overdraft Against Third Party Deposits	1.50 + Applicable ROI on FD	
	d)	OD Suvidha (Overdraft against Fixed Deposit)	0.50+ Applicable ROI on FD	
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	10.75	
		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+)		12.50	
21	Vyapar Overdraft Plus (VOD+) - CIBIL Score above 750		12.00	
22	Dhanvarsha Overdraft Limit		13.90	

23	BCB Dropline Overdraft Limit		12.00
24	Asset Backed Loan		13.90
25	Business Plus		13.90
26	Mortgage Loan		13.90
27	Bharat Samriddhi		9.90
28	Loan to Doctors and Nursing Home / Hospitals		13.90
29	BCB Medi- Overdraft (Secured Overdraft Limit)		13.90
30	BCB "AROGYA" (w.e.f 12.06.2021) (Scheme valid upto 31.03.2023)	Term Loan	8.00
		Cash Credit	
31	Loan to Self Employed – Professionals		13.50
32	Rent – A – Loan		13.90
33	Loans to Commercial Real Estate Sector		16.50
	Cash Credit to Commercial Real Estate Sector		16.50
34	Loans to Landlord		11.00
35	Loan / OD against Shares / Debentures		14.75
36	Purchase and Discounting of Cheque / Bills / Unsecured Multani Hundies / Demand draft (Other than sanctioned limit)		18.00
37	Discounting of LC (Inland)	Borrower	8.50
		Non Borrower	
38	Excess Drawals		21.00
39	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
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	Invocation of Bank Guarantee w.e.f. 01.04.2024		15.90
44	Devolvement of Letter of Credit w.e.f. 01.04.2024		15.90

- Existing BPLR @ 13.50%