

Interest Rate on Lending

SI #	Categories of Lending	MID Rate			Maximum Rate	
A	Agriculture				9.00%	
B.	Small Industries					
	1.	Term Loan				
		a)	Secured	14.00%		
		b)	Unsecured	15.50%		
	2.	Working Capital				
		a)	Secured	14.00%		
		b)	Unsecured	15.50%		
	3.	Commercial Lending		Upto Tk 2.00 Cr.		Tk 2.00 Cr. above but below Tk 5.00 Cr.
1. Import Financing. (Rice, Wheat, edible Oil Pulses, Chick-peas, Onion, Dates and Sugar) 12 items.		10.50%				
2. Import Finance (Others)		13.00%	12.50%	12.00%		
3. Trade & Service		13.00%	12.50%	12.00%		
C	Medium Scale Industries		MID Rate	Maximum Rate		
	1.	Term Loan to Export oriented	10.00%			
	2.	Term Loan to others	10.00%			
	3.	Working capital to Export oriented	11.00%			
	4.	Working Capital to others	11.00%			
	5.	Import Financing. (Rice, Wheat, edible Oil Pulses, Chick-peas, Onion, Dates and Sugar) 12 items.	10.50%			
	6.	Import Finance (Others)	10.50%			
	7.	Trade & Service	10.50%			
D	Large Industries					
	Term Loan to Export oriented		10.00%			
	Term Loan to others		10.00%			
	Working capital to Export oriented		10.00%			
	Working Capital to others		10.00%			
	Import Financing. (Rice, Wheat, edible Oil Pulses, Chick-peas, Onion, Dates and Sugar) 12 items.		10.50%			
	Import Finance (Others)		10.50%			
Trade & Service		10.00%				
E	Export Credit (PC)		7.00%			
F	House Building Loan (Commercial)		12.00%			
G	Loan to NBFIs		10.00%			
H	Retail Credit					
	a	Home Loan	11.00%			
	b	Home Loan (Take over)	10.50%			
	c	Auto Loan	11.00%			
	d	Advance Against Salary and Doctors Loan	12.00%			
	e	Advance against salary account with UCB(CEP)	11.00%			
	f	Advance Against Salary of Employee (UCB)	8.50%			
	g	Personal Consumer Scheme (PCS)- against PF Balance-for Bank's employee (UCB)	8.50%			
h	HBL for Bank's employee (UCB)	8.50%				
I	Credit Card		2.50% per month			
J	Others					
	a	SOD against FDRs/Scheme deposit products of UCB		3.00% above the rate of relevant FDR/Scheme deposits at 20% margin. However Rate of interest and margin may be reduced by competent authority of Corporate Office		
	b	Retail Cash Secured Term Loan against Scheme Deposits/FDRs of UCB	11.50%			
	c	Home Mortgage (Imperial only) Loan and Others	13.00%			

d	Education Loan and Household Durable	13.50%	
e	Small & Cottage Term Loan	20.00%	
f	Loans/Advances against ICB units/ WEDBs / FDRs and other term deposit Receipts issued by other Banks	13.00%	
g	Transport Loan	13.00%	
h	LBDP	10.50%	
i	Force Loan / Converted Term Loan/ Converted Time Loan)		2.00 % above the rate of relevant Loan account
j	Short term loan to corporate	9.00%	