

Interest Rate of Lending Products:

SI #	Categories of Lending	Maximum Rate
A	Agriculture	8.00% (Maximum)
B	Export Credit (PC)	7.00% (Maximum)
C	Woman Enterprise	9.00% (Maximum)
D	Micro & Cottage Industries Term Loan	9.00% (Maximum)
E	Small Industries	
	1 Term Loan	
	a) Secured	9.00% (Maximum)
	b) Unsecured	9.00% (Maximum)
	2 Working Capital	
	c) Secured	9.00% (Maximum)
	d) Unsecured	9.00% (Maximum)
	3 Import Finance	9.00% (Maximum)
	4 Export Oriented (Term Loan, Working capital)	9.00% (Maximum)
	5 Work order Financing (WOF, etc)	9.00% (Maximum)
	6 Work order Financing (EMF)	9.00% (Maximum)
F	Medium Industries	
	1 Term Loan	
	e) Secured	9.00% (Maximum)
	f) Unsecured	9.00% (Maximum)
	2 Working Capital	
	g) Secured	9.00% (Maximum)
	h) Unsecured	9.00% (Maximum)
	3 Import Finance	9.00% (Maximum)
	4 Export Oriented (Term Loan, Working capital)	9.00% (Maximum)
	5 Work order Financing (WOF, EMF etc)	9.00% (Maximum)
	6 Work order Financing (EMF)	9.00% (Maximum)
G	Large Industries	
	1 Term Loan to Export oriented	9.00% (Maximum)
	2 Term Loan to others	9.00% (Maximum)
	3 Working capital to Export oriented	9.00% (Maximum)
	4 Working Capital to others	9.00% (Maximum)
	5 Import Finance	9.00% (Maximum)
	6 Trade & Service	9.00% (Maximum)
H	House Building Loan (Commercial)	9.00% (Maximum)
I	Loan to NBFIs	9.00% (Maximum)
J	Retail Credit	
	a Home Loan	8.00% (Maximum)
	b Home Loan (Take over)	7.50% (Maximum)
	c Auto Loan	9.00% (Maximum)
	d Advance Against Salary and Doctors Loan	9.00% (Maximum)
	e Advance against salary account with UCB(CEP)	9.00%
	f Advance Against Salary of Employee (UCB)	7.00%
		(Fixed)

	g	Personal Consumer Scheme (PCS)- against PF	7.00%	
	h	HBL for Bank's employee (UCB)	7.00%	

K	Credit Card			20.00% (P.A)
L	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	9.00%	
	c	Education Loan and Household Durable	9.00%	
	d	Loans/Advances against ICB units/ WEDBs /	9.00%	
	e	Transport Loan	9.00%	
	f	Bill Purchase proceed in BDT	9.00%	
	g	Bill Purchase proceed in FC	9.00%	
	h	Force Loan / Converted Term Loan/ Converted Time Loan)	2.00 % above the rate of relevant Loan account	
i	Short term loan to corporate	9.00%		