

WEST BENGAL GRAMIN BANK							
APPENDIX - II: RATE OF INTEREST - CIC SCORE BASED							
w.e.f. 20.05.2025							
SN	Loan Type	TU CIBIL	Reference Bechmark	Rate Nature	Current Benchmark Rate (% p.a.)	Spread (% p.a.)	Effective Rate (% p.a.)
1	HOME LOAN	WBGB DEFENDER - Special Rate for Armed Forces / Border Security Forces - Credit Bureau Score Neutral	MCLRQ	Floating	7.75	0.00	7.75
		800 – 900	MCLRQ	Floating	7.75	0.10	7.85
		750 – 799	MCLRQ	Floating	7.75	0.15	7.90
		700 – 749	MCLRQ	Floating	7.75	0.60	8.35
		600 – 699	MCLRQ	Floating	7.75	1.25	9.00
2	NEW CAR LOAN (Individual/ Others)	WBGB DEFENDER - Special Rate for Armed Forces / Border Security Forces - Credit Bureau Score Neutral	MCLRH	Floating	8.10	0.00	8.10
		750 – 900	MCLRH	Floating	8.10	0.10	8.20
		700 – 749	MCLRH	Floating	8.10	0.60	8.70
		600 – 699	MCLRH	Floating	8.10	1.40	9.50
3	NEW CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	MCLRH	Floating	8.10	0.10	8.20
4	OLD CAR LOAN (Individual/ Others)	WBGB DEFENDER - Special Rate for Armed Forces / Border Security Forces - Credit Bureau Score Neutral	MCLRH	Floating	8.10	1.00	9.10
		750 – 900	MCLRH	Floating	8.10	1.10	9.20
		700 – 749	MCLRH	Floating	8.10	1.60	9.70
		600 – 699	MCLRH	Floating	8.10	2.40	10.50
5	OLD CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	MCLRH	Floating	8.10	1.10	9.20
6	PERSONAL LOAN - Salaried Class - Drawing salary through accounts maintained with our Branches:	WBGB DEFENDER - Special Rate for Armed Forces / Border Security Forces - Credit Bureau Score Neutral	MCLRY	Floating	8.85	0.90	9.75
		800 – 900	MCLRY	Floating	8.85	1.00	9.85
		750 – 799	MCLRY	Floating	8.85	2.00	10.85
		700 – 749	MCLRY	Floating	8.85	3.00	11.85
		600 – 699	MCLRY	Floating	8.85	4.00	12.85
7	PERSONAL LOAN- Salaried (Drawing Salary from Other Bank Accounts), Professional, Self-Employed Individuals, Business Persons	WBGB DEFENDER - Special Rate for Armed Forces / Border Security Forces - Credit Bureau Score Neutral	MCLRY	Floating	8.85	1.90	10.75
		800 – 900	MCLRY	Floating	8.85	2.00	10.85
		750 – 799	MCLRY	Floating	8.85	3.00	11.85
		700 – 749	MCLRY	Floating	8.85	4.00	12.85
		600 – 699	MCLRY	Floating	8.85	5.00	13.85
8	TWO-WHEELER - Salaried	800 – 900	MCLRY	Floating	8.85	0.60	9.45
		750 – 799	MCLRY	Floating	8.85	0.75	9.60
		700 – 749	MCLRY	Floating	8.85	0.90	9.75
		600 – 699	MCLRY	Floating	8.85	1.50	10.35
9	TWO-WHEELER - Others	800 – 900	MCLRY	Floating	8.85	1.60	10.45
		750 – 799	MCLRY	Floating	8.85	1.75	10.60
		700 – 749	MCLRY	Floating	8.85	1.90	10.75
		600 – 699	MCLRY	Floating	8.85	2.50	11.35
10	TOP UP LOANS -Term Loan / Overdraft to Housing Loan Borrowers for Personal Needs	800 – 900	MCLRY	Floating	8.85	0.25	9.10
		750 – 799	MCLRY	Floating	8.85	0.40	9.25
		700 – 749	MCLRY	Floating	8.85	0.55	9.40
		600 – 699	MCLRY	Floating	8.85	1.50	10.35
11	PM-Surya Ghar: Muft Bijli Yojana (ROOFTOP SOLAR POWER SYSTEMS)						
A	Solar Power System Upto 3kw						
	Not Applicable – Irrespective of CIC Score		X	Fixed	7.00	0.00	7.00
B	Solar Power System Above 3kw and upto 10kw						
i	PM-Surya Ghar - For existing/ fresh HBL borrower	800 – 900	MCLRH	Floating	8.10	0.00	8.10
		750 – 799	MCLRH	Floating	8.10	0.15	8.25
		700 – 749	MCLRH	Floating	8.10	0.30	8.40
		600 – 699	MCLRH	Floating	8.10	1.25	9.35
ii	PM-Surya Ghar - For Non home loan borrower	800 – 900	MCLRH	Floating	8.10	0.00	8.10
		750 – 799	MCLRH	Floating	8.10	0.15	8.25
		700 – 749	MCLRH	Floating	8.10	0.30	8.40
		600 – 699	MCLRH	Floating	8.10	1.25	9.35

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12	TRANSPORT LOAN (Up to Limit Rs. 10.00 Lakh)						
A	New Vehicle	800 – 900	MCLRY	Floating	8.85	0.00	8.85
		750 – 799	MCLRY	Floating	8.85	0.50	9.35
		700 – 749	MCLRY	Floating	8.85	1.00	9.85
		600 – 699	MCLRY	Floating	8.85	1.50	10.35
B	Used Vehicle	800 – 900	MCLRY	Floating	8.85	1.00	9.85
		750 – 799	MCLRY	Floating	8.85	1.50	10.35
		700 – 749	MCLRY	Floating	8.85	2.00	10.85
		600 – 699	MCLRY	Floating	8.85	2.50	11.35
13	Mortgage Loan Individuals (Retail) / Prop. (Business)						
A	Term Loan	800 – 900	MCLRY	Floating	8.85	0.50	9.35
		750 – 799	MCLRY	Floating	8.85	0.75	9.60
		700 – 749	MCLRY	Floating	8.85	1.25	10.10
		600 – 699	MCLRY	Floating	8.85	1.75	10.60
B	Overdraft	800 – 900	MCLRY	Floating	8.85	1.00	9.85
		750 – 799	MCLRY	Floating	8.85	1.25	10.10
		700 – 749	MCLRY	Floating	8.85	1.75	10.60
		600 – 699	MCLRY	Floating	8.85	2.25	11.10
14	Microfinance Loan						
A	(No Credit Score / NTC Score / Exclusion Codes)		MCLRY	Floating	8.85	6.00	14.85
B	Borrowers with CRIF HM Score 727 & above		MCLRY	Floating	8.85	5.00	13.85