

WEST BENGAL GRAMIN BANK

|| ANNEXURE - V: RATE OF INTEREST - FIXED RATE RETAIL LOANS ||

w.e.f. 07.01.2026

SN	Loan Type	TU CIBIL	Rate Nature	Effective Rate of Interest (% p.a.)
1	HOME LOAN	WBGB DEFENDER	Fixed	8.30
		750 – 900	Fixed	8.35
		700 – 749	Fixed	8.85
		600 – 699	Fixed	9.50
2	NEW CAR LOAN (Individual/Others)	WBGB DEFENDER	Fixed	8.65
		750 – 900	Fixed	8.70
		700 – 749	Fixed	9.20
		600 – 699	Fixed	10.00
		0.10% p.a. concession shall be available for Borrowers purchasing e-Vehicles		
3	NEW CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	Fixed	8.70
4	OLD CAR LOAN (Individual/Others)	WBGB DEFENDER	Fixed	9.65
		750 – 900	Fixed	9.70
		700 – 749	Fixed	10.20
		600 – 699	Fixed	11.00
5	OLD CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	Fixed	9.70
6	PERSONAL LOAN - Salaried Class - Drawing salary through accounts maintained with our Branches:	WBGB DEFENDER	Fixed	10.75
		800 – 900	Fixed	10.85
		700 – 799	Fixed	11.85
		600 – 699	Fixed	12.85
7	PERSONAL LOAN- Salaried (Drawing Salary from Other Bank Accounts), Professional, Self-Employed Individuals, Business Persons	WBGB DEFENDER	Fixed	11.75
		800 – 900	Fixed	11.85
		700 – 799	Fixed	12.85
		600 – 699	Fixed	13.85
		800 – 900	Fixed	10.45

8	TWO-WHEELER - Salaried	750 – 799	Fixed	10.60
		700 – 749	Fixed	10.75
		600 – 699	Fixed	11.35
9	TWO-WHEELER - Others	800 – 900	Fixed	11.45
		750 – 799	Fixed	11.60
		700 – 749	Fixed	11.75
		600 – 699	Fixed	12.35
10	TOP UP LOANS -Term Loan / Overdraft to Housing Loan Borrowers for Personal Needs	750 – 900	Fixed	9.35
		700 – 749	Fixed	9.85
		600 – 699	Fixed	10.50
11	GOLD LOAN	Irrespective of CIC Score	Fixed	9.50
12	MORTGAGE LOAN - Retail End Use			
	Term Loan	800 – 900	Fixed	9.75
		750 – 799	Fixed	10.00
		700 – 749	Fixed	10.50
		600 – 699	Fixed	11.00
13	EDUCATION LOAN			
A	Banga Sikhsha Yojana - Loan up to ₹4.00 Lakh#		Fixed	10.85
B	Banga Sikhsha Yojana - Loan Above ₹4.00 Lakh#		Fixed	11.35
#Female student will get interest rate concession @0.50%				
C	Banga Sikhsha Yojana - Coveted Institutions: Student getting admission in IIMs, IITs, NITs, ISB, MDI, XLRI, Govt. Medical/Dental Collage, Govt. Engineering Collage, College/University/Discipline within Top 25 of National Institutional Ranking Framework (NIRF) and universities ranked within the top 100 in the Quacquarelli Symonds - QS World University Rankings (overall category) [No additional concession shall be extended to (a) female students and (b) for servicing interest during the moratorium period in these cases.]		Fixed	7.90
14	WBGB PERSONAL LOAN SCHEME FOR PENSIONERS			
A	Pensioners/ Family Pensioners (Retired Staff) of WBGB & Defense Pensioners		Fixed	9.85

B	All other Pensioners/ Family Pensioners drawing pension through our Bank's branches.		Fixed	12.35
14	WBGB HOUSING LOAN SCHEME FOR PENSIONERS			
	Pensioners/ Family Pensioners drawing pension through our Bank's branches.	750 – 900	Fixed	8.75
		700 – 749	Fixed	8.90
		600 – 699	Fixed	9.35
Note: Pensioners/ Family Pensioners of Our Bank and Defense Pensioners shall be offered an interest rate linked to CIC Score Band TUCIBIL 750-900 and/or Equivalent currently 8.75% p.a.				
15	WBGB UTSAV LOAN SCHEME	Irrespective of CIC Score	Fixed	12.00
<p>N.B.: [1] WBGB DEFENDER - The above Rate of Interest is applicable exclusively to personnel of the Indian Armed Forces and Border Security Forces, irrespective of the borrower's CIC score. Armed Forces/Border Security Forces shall include personnel from Indian Army/Navy/Air Force; Paramilitary Forces (CRPF, CISF, BSF, ITBP, etc.); Coast Guards; Rashtriya Rifles; and Assam Rifles. [2] Staff members availing loans under public loan scheme shall be offered interest rates linked with "TU CIBIL Score of 750-900 Or WBGB Defender (in applicable schemes)" irrespective of the CIC Score of the Borrower/Co-Borrower.</p>				