

WEST BENGAL GRAMIN BANK							
ANNEXURE - III: RATE OF INTEREST - REPO LINKED MSME/RETAIL LOANS							
w.e.f. 07.01.2026							
SN	Loan Type	TU CIBIL	Reference Bechmark	Rate Nature	Current Benchmark Rate (% p.a.)	Spread (% p.a.)	Effective Rate of Interest (% p.a.)
1	HOME LOAN	WBGB DEFENDER	Repo Rate	Floating	5.25	1.80	7.05
		750 – 900	Repo Rate	Floating	5.25	1.85	7.10
		700 – 749	Repo Rate	Floating	5.25	2.35	7.60
		600 – 699	Repo Rate	Floating	5.25	3.00	8.25
2	NEW CAR LOAN (Individual/ Others)	WBGB DEFENDER	Repo Rate	Floating	5.25	2.15	7.40
		750 – 900	Repo Rate	Floating	5.25	2.20	7.45
		700 – 749	Repo Rate	Floating	5.25	2.70	7.95
		600 – 699	Repo Rate	Floating	5.25	3.50	8.75
		0.10% p.a. concession shall be available for Borrowers purchasing e-Vehicles					
3	NEW CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	Repo Rate	Floating	5.25	2.20	7.45
4	OLD CAR LOAN (Individual/ Others)	WBGB DEFENDER	Repo Rate	Floating	5.25	3.15	8.40
		750 – 900	Repo Rate	Floating	5.25	3.20	8.45
		700 – 749	Repo Rate	Floating	5.25	3.70	8.95
		600 – 699	Repo Rate	Floating	5.25	4.50	9.75
5	OLD CAR LOAN (Corporates)	Not Applicable – Irrespective of CIC Score	Repo Rate	Floating	5.25	3.20	8.45
	PERSONAL LOAN -	WBGB DEFENDER	Repo Rate	Floating	5.25	4.25	9.50

6	Salaried Class - Drawing salary through accounts maintained with our Branches:	800 – 900	Repo Rate	Floating	5.25	4.35	9.60
		700 – 799	Repo Rate	Floating	5.25	5.35	10.60
		600 – 699	Repo Rate	Floating	5.25	6.35	11.60
7	PERSONAL LOAN- Salaried (Drawing Salary from Other Bank Accounts), Professional, Self-Employed Individuals, Business Persons	WBGB DEFENDER	Repo Rate	Floating	5.25	5.25	10.50
		800 – 900	Repo Rate	Floating	5.25	5.35	10.60
		700 – 799	Repo Rate	Floating	5.25	6.35	11.60
		600 – 699	Repo Rate	Floating	5.25	7.35	12.60
8	TWO-WHEELER - Salaried	800 – 900	Repo Rate	Floating	5.25	3.95	9.20
		750 – 799	Repo Rate	Floating	5.25	4.10	9.35
		700 – 749	Repo Rate	Floating	5.25	4.25	9.50
		600 – 699	Repo Rate	Floating	5.25	4.85	10.10
9	TWO-WHEELER - Others	800 – 900	Repo Rate	Floating	5.25	4.95	10.20
		750 – 799	Repo Rate	Floating	5.25	5.10	10.35
		700 – 749	Repo Rate	Floating	5.25	5.25	10.50
		600 – 699	Repo Rate	Floating	5.25	5.85	11.10
10	TOP UP LOANS -Term Loan / Overdraft to Housing Loan Borrowers for Personal Needs	750 – 900	Repo Rate	Floating	5.25	2.85	8.10
		700 – 749	Repo Rate	Floating	5.25	3.35	8.60
		600 – 699	Repo Rate	Floating	5.25	4.00	9.25
11	TRANSPORT LOAN (Up to Limit Rs. 10.00 Lakh)						
		800 – 900	Repo Rate	Floating	5.25	4.50	9.75

A	New Vehicle	750 – 799	Repo Rate	Floating	5.25	5.00	10.25
		700 – 749	Repo Rate	Floating	5.25	5.50	10.75
		600 – 699	Repo Rate	Floating	5.25	6.00	11.25
B	Used Vehicle	800 – 900	Repo Rate	Floating	5.25	5.50	10.75
		750 – 799	Repo Rate	Floating	5.25	6.00	11.25
		700 – 749	Repo Rate	Floating	5.25	6.50	11.75
		600 – 699	Repo Rate	Floating	5.25	7.00	12.25
12	MORTGAGE LOAN - Retail End Use						
	Term Loan	800 – 900	Repo Rate	Floating	5.25	3.25	8.50
		750 – 799	Repo Rate	Floating	5.25	3.50	8.75
		700 – 749	Repo Rate	Floating	5.25	4.00	9.25
		600 – 699	Repo Rate	Floating	5.25	4.50	9.75
13	GOLD LOAN - AGRI	respective of CIC Score	Repo Rate	Floating	5.25	2.65	7.90
	GOLD LOAN - OTHER	respective of CIC Score	Repo Rate	Floating	5.25	3.00	8.25
14	EDUCATION LOAN						
A	Banga Sikhsha Yojana - Loan up to ₹4.00 Lakh#		Repo Rate	Floating	5.25	4.35	9.60
B	Banga Sikhsha Yojana - Loan Above ₹4.00 Lakh#		Repo Rate	Floating	5.25	4.85	10.10
#Female student will get interest rate concession @0.50%							

C	<p>Banga Sikhsha Yojana - Coveted Insttutons: 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.]</p>	Repo Rate	Floating	5.25	1.40	6.65	
15	WBGB PERSONAL LOAN SCHEME FOR PENSIONERS						
A	Pensioners/ Family Pensioners (Retired Staff) of WBGB & Defense Pensioners	Repo Rate	Floating	5.25	3.35	8.60	
B	All other Pensioners/ Family Pensioners drawing pension through our Bank's branches.	Repo Rate	Floating	5.25	5.85	11.10	
16	WBGB HOUSING LOAN SCHEME FOR PENSIONERS						
	Pensioners/ Family Pensioners drawing pension through our Bank's branches.	750 – 900	Repo Rate	Floating	5.25	2.25	7.50
		700 – 749	Repo Rate	Floating	5.25	2.40	7.65
		600 – 699	Repo Rate	Floating	5.25	2.85	8.10
<p>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 7.50% p.a.</p>							

17	WBGB UTSAV LOAN SCHEME	irrespective of CIC Score	Repo Rate	Floating	5.25	5.50	10.75
WBGB WINGS: Working Capital for Immediate Need / Growth Support Scheme							
18	Working Capital Term Loan (WCTL)	800 – 900	Repo Rate	Floating	5.25	3.35	8.60
		750 – 799	Repo Rate	Floating	5.25	3.85	9.10
		700 – 749	Repo Rate	Floating	5.25	4.35	9.60
		600 – 699	Repo Rate	Floating	5.25	4.85	10.10
<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>							