WEST BENGAL GRAMIN BANK									
|| ANNEXURE - IV: RATE OF INTEREST - OTHER PRODUCTS ||								
w.e.f. 07.01.2026									
SL	**Category**	**LIMIT Details**	**Reference Bechmark**	**Credit Rating**	**Rate Nature**	**Current Benchmark Rate (% p.a.)**	**Spread (% p.a.)**	**Effective Rate (% p.a.)**
1	Loan against Bank's Own Term Deposit	For Loan/Overdraft against Borrowers Own Term Deposit				1.5% p.a. over the rate of interest on deposit		
	Loan against Bank's Own Term Deposit	For Loan/Overdraft against 3rd Party Deposit.				2.5% p.a. over the rate of interest on deposit		
2	Loan against LIP(SV)/NSC/KVP etc.	Term Loan	Repo Rate	X	Floating	5.25	5.85	11.10
		Overdraft	Repo Rate	X	Floating	5.25	6.85	12.10
3	**WB Student Credit Card Scheme**	Limit up to ₹10.00 lakh - Fixed Rate of Interest						4.00
		#Female student will get interest rate concession @0.50%						
4	**West Bengal Bhabishyat Credit**	Fixed Rate of Interest						12.50
	#Female student will get interest rate concession @0.50%							
5	**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**							
			TU CIBIL					
i	**PM-Surya Ghar** - For existing/ fresh HBL borrower		800 – 900	Repo Rate	Floating	5.25	2.60	7.85
			750 – 799	Repo Rate	Floating	5.25	2.75	8.00
			700 – 749	Repo Rate	Floating	5.25	2.90	8.15
			600 – 699	Repo Rate	Floating	5.25	3.85	9.10
ii	**PM-Surya Ghar** - For Non home loan borrower		800 – 900	Repo Rate	Floating	5.25	2.60	7.85
			750 – 799	Repo Rate	Floating	5.25	2.75	8.00
			700 – 749	Repo Rate	Floating	5.25	2.90	8.15
			600 – 699	Repo Rate	Floating	5.25	3.85	9.10