Home Loan (w.e.f 28.06.2025)

Guidelines

Floating Interest Rate Linked with Repo Rate:

CIBIL Score	Card Rate	Effective ROI
≥ 850 (UCO Super Platina Customers)	UFR +0.05% - SD	**7.40%**
≥ 825 and ≤ 849 (UCO Platina Customers)	UFR + 0.15% - SD	**7.50%**
≥ 800 and ≤ 824 (UCO Super Premia Customers)	UFR + 0.25% - SD	**7.60%**
≥ 750 and ≤ 799 (UCO Premia Customers)	UFR + 0.45% - SD	**7.80%**
≥ 700 and ≤ 749 (UCO Optima Customers)	UFR + 0.75% - SD	**8.10%**
0,-1 or <300 (New to Credit)	UFR + 0.30% (0.20% concession for salaried class)	**8.60%**
≥ 650 and ≤ 699	UFR + 0.80%	**9.10%**
≥ 600 and ≤649 (Individuals maintaining Salary Account with us)	UFR + 1.20%	**9.50%**

UFR = **UCO Float Rate** = **8.30%** p.a. at present
SD = **Strategic Discount** = **0.95%** p.a. at present

ROI is subject to change from time to time.

<u>Additional Concession:</u>

For Takeover Loan

1) Additional concession of 0.10% can be permitted by sanctioning Authority for takeover of existing home loan from other Bank/FI. However Applicable interest rate cannot be below than UCO Float Rate +0.05% – Strategic Discount i.e. 8.30% + 0.05% - 0.95% = 7.40% p.a.

If Property is owned by Woman

2) Additional concession of 0.05% can be permitted by sanctioning Authority when property is owned by woman **(singly or jointly**). However, Applicable interest rate cannot be below than UCO Float Rate + 0.05% – Strategic Discount – Additional concession i.e. 8.30% + 0.05% - 0.95% - 0.05% = 7.35% p.a. In such cases woman should be first applicant in Loan.