UCO
HOME LOAN

EMI:755/- (per lac)* **@8.30%***

यूको बैंक
UCO BANK

For purchase of new house , construction, renovation, Takeover & furnishing.

RATE OF INTEREST FOR HOME LOAN (wef 20.02.2024) (UCO Float 9.30%)

CIBIL SCORE	RATE OF INTEREST	BUSINESS STRATEGIC DISCOUNT	EFFECTIVE RATE #
CIBIL ≥ 825 (UCO Super Platina Customers)	9.30%	0.95%	8.35%
800 ≤ CIBIL ≤ 824 (UCO Platina Customer)	9.35%	0.95%	8.40%
750 ≤ CIBIL ≤ 799 (UCO Premia Customer)	9.45%	0.95%	8.50%
700 ≤ CIBIL ≤ 749 (UCO Optima Customers)	9.70%	0.95%	8.75%*
650 ≤ CIBIL ≤ 699	10.40%	0.95%	9.45%
600 ≤ CIBIL ≤ 649 (individuals maintaining salary account with us)	10.00%		10.00%
0,-1 OR<300 (NEW TO CREDIT)	10.10%	0.95%	9.15%**

* Concession of 0.10% is allowed to salaried customers if maintaining salary account with our bank.
** Concession of 0.15% is allowed to salaried customers if maintaining salary account with our bank.
# Concession of 0.05% applicable when property owned by woman(singly or jointly).Woman to be first applicant.

ELIGIBLE CUSTOMERS:

- Indian resident-Salaried/Self Employed/Businessmen/Agriculturist.
- Non-Resident Indians (NRI) /Persons of Indian Origin (PIO)

AGE:

Min: 21 Yrs & Max: 65 Yrs

(Repayment age Max 75 Yrs)

QUANTUM OF LOAN:

Construction/Purchase/Extension

No Upper Limit

Repair/Renovation:

Max: *Rs 50 Lac (Revised fr 03.02.23)*

Furnishing:

Max: 25% of orignal cost of house, no upper cap

CLUBBING OF INCOME:

➢ *Income of Co-Borrower (e.g. Father-son,Husband-wife,etc.) can be clubbed for fixing the loan eligibility amount.*

MARGIN:

10% of Project Cost (Loan Up to Rs 30 Lac)
20% of Project (From Rs30Lac to Rs75 Lac)
25% of Project Cost (Beyond Rs75 Lac)

REPAYMENT:

Max – 30 Yrs. (up to age 75 Yrs.)

Processing Fee:- NIL

Documentation Charges: NIL

TAX BENEFITS:

Tax relief on principal & interest payment as per provisions prevailing under Income Tax Act.

*T.C.Apply.

Dial a Loan: -
7666399400

Toll Free: -
1800 103 0123

Scan to Apply

SCAN TO APPLY FOR LOAN