

## Housing Loan Scheme – Rate of Interest at UBI

Government of West Bengal  
Finance Department  
Budget Branch

No. 505-F.B. Date:11.03.2010

### MEMORANDUM

**Sub: Housing Loan Scheme for the Employees of the Govt. of West Bengal in association with United Bank of India- Special offer for the period ending 31.03.2010 and further period w.e.f. 01.04.10 to 07.11.10.**

In continuation of this of this Deptt. Memo No. 1456-FB dt. 08.11.2006, No. 828-FB dt. 29.07.2008, 1636-FB dt. 01.12.2008, 1860-FB dt. 06.01.2009, 2492-FB dt. 30.03.2009 and 1300-FB dt. 11.09.2009, the undersigned is directed by order of the Governor to say that the Governor has been employees of Govt. of West Bengal as a special offer for the period ending on 31.03.2010 and a further offer for the period w.e.f. 01.04.10 to 07.11.10 in the following manner as prescribed by UBI.

As per existing arrangement in terms of Memo No. 1636-FB dt. 01.12.08 w.e.f. 08.11.08 to 07.11.10	Special offer w.e.f. 07.07.09 to 31.12.09
Rate of Interest (Fixed) Upto 5 years: 9.50% Above 5 years to 20 years: 10.00%	Upto Rs. 5 lakh: 8.25% fixed for 1st 5 yr. Above Rs. 5 lakh to Rs. 20 lakh: 9.00% fixed for 1st 5 yr. After 5 yrs 10% fixed rate will be applicable

**Table: 2**

UNITED HOUSING LOAN UTSAV	Concession rate as per tie-up arrangement valid from 01.04.10 to 07.11.2010.
Offer for the period ending on 31.03.10 8.00% for 1st year 9.00% for 2nd to 4th years & from 5th year it will be 10% (fixed)	Repayment period a) Upto Rs. 5 years: 9.50% (fixed) b) 5 years above to 20 years 10.00% (fixed)

Other terms and conditions as contained in the aforesaid Memo No. 1456- FB dt. 08.11.06 and subsequent orders issued from time to time in the matter remain unchanged. Special offer will be applicable to all new housing loan proposals for construction of new house or outright purchase of old or new house/flat only within the period mentioned above.

Sd/- D. Chattopadhyay  
OSD & E.O. Joint Secretary to the  
Government of West Bengal

No. 505-FB dated 11.03.2010