



Dated : 28.01.2026

Notice for Customer

Sub: Interest range of contracted loans for Retail Loan Scheme during the quarter ended December 2025

Interest range of contracted loans during the quarter ended December 2025 (01-10-2025 to 31-12-2025) in respect of different categories of advances granted to individual borrowers under Retail Loan scheme along with mean interest rates as under:

SCHEME_NAME	MIN(ROI)	MAX(ROI)	AVG (ROI)
UCO PENSION	10.55%	12.05%	11.72%
UCO HOME	7.10%	11.90%	7.80%
UCO TOPUP-OTHER THAN HOUSING	8.00%	10.75%	9.16%
UCO GOLD	7.15%	9.00%	8.56%
UCO CASH	9.55%	13.20%	10.90%
UCO PROPERTY	8.35%	11.25%	10.22%
UCO CAR	7.25%	11.10%	7.93%
UCO RENT	10.10%	11.20%	10.46%
UCO SECURITIES	10.90%	11.15%	10.90%
UCO EDUCATION	7.15%	10.50%	9.65%
PQPL	10.75%	12.25%	11.68%
UCO SURYODAYA LOAN	5.75%	10.25%	6.15%

**General Manager
(Retail Banking Department)**