

THE GURGAON CENTRAL COOPERATIVE BANK LTD. GURGAON

Revised Interst rate applicable only on fresh advances and regular accounts with effect from 01.02.2022 to Public

Sr. No.	Kind of Loan	C.B. to PACS	Pacs to members
1	S.T. SAO/S.T. Agri. Loans	5.50%	7.00%
2	S.T. Non Agri./Rural Artisan/ Consump. Petty Shopkeeper etc.	10.00%	12.00%
3	Cash Credit Fertilizer for Pacs.	12.00%	
4	Loan to Repayment of Deposits.	11.00%	
5	M.T. Loan through Pacs (Agri. Cart, HSFDC, DRDA, Milk Cattle, Bullocks)	12.00%	14.00%
6	Cash Credit to L&C, T/C, Mkg., Indl., Weavers, Milk Union (Pledge of stock)	12.00%	
7	<u>Loan to Other than PACS: S.E.T.C.</u>	12.00%	
8	<u>Individual Financing:</u>		
(i)	<u>Education loan</u>	10.00%	
(ii)	<u>Consumer Durable loan</u>	10.00%	
(iii)	<u>Vehicles Loan</u>	9.00%	
(iv)	<u>Farm & Non Farm Loans.</u>	10.00%	
(v)	<u>Revolving Cash Credit</u>	10.00%	
(vi)	<u>Housing loans:</u>	8.00%	
(vii)	<u>Cash Credit Trader:</u>	10.00%	
(viii)	<u>Loan against Security of NSC/KVP</u>	12.00%	
9	<u>Loan against Deposit:</u>	1% above the agreed rate	
10	<u>Construction of Rural Godown</u>	8.75%	
	Penal interest on all above applicable as earlier		

Rate of Interest under Seven Scheme

Sr. No.	Kind Of Loan Scheme	C.B. to PACS	
1	Urban Housing Finance Scheme	7.95%	
2	Education Loan Scheme	7.95%	
3	Persnal Car Loan		
	CIBIL Score 800and Above	7.75%	
	700 and Below 800	8.00%	
	600 and Below 700	8.10%	
	(0 to -1)	8.10%	
	(1 to upto 5)	8.10%	
	CIBIL Score Below 600	Not Accepted	
4	Persnal Loan Scheme for Govt Employees & other Enterprises	10.00%	
5	Advances Overdraft Limit against Bank term deposit scheme	1.00%	
6	Loan Against Property (LAP)	10.00	
7	Persnal Loan Scheme for Pensioners		
	CIBIL Score 800and Above	9.75%	
	700 and Below 800	10.00%	
	600 and Below 700	10.25%	
	(0 to -1)	10.25%	
	(1 to upto 5)	10.25%	
	CIBIL Score Below 600	Not Accepted	
	Penal interest on all above loans and advances	3.00%	

Endst.No.NFS/2021-22/ 3238-40

Dated:- 08.02.2022

Copy to following for information and necessary action:-

1. The Development Officer, Gurgaon and Nuh.
2. All the Branch Managers in the District Gurgaon and Nuh.
3. All the Section Incharges in H.O.


General Manager

THE GURGAON CENTRAL COOPERATIVE BANK LTD. GURGAON

Revised Interest rate applicable only on fresh advances and regular accounts with effect from 01.02.2022 to staff

Sr. No.	Kind of loan	Rate of Intt.
1	S.E.T.C.	7.10%
2	Education loan	7.10%
3	Consumer Durable loan	7.10%
4	Conveyance Loan to staff	7.10%
5	Housing loans:	7.10%
6	Cash Credit Limit to Bank Staff	7.10%
7	Loan against Security of NSC/KVP/FDR/MMC	At Par

Rate of Interest under Seven Scheme

Sr. No.	Kind Of Loan Scheme	Rate Of Interest
1	Urban Housing Finance Scheme	7.10%
2	Education Loan Scheme	7.10%
3	Persnal Car Loan	7.10%
	CIBIL Score Below 600	Not accepted
	For Cooperative Bank Staff for Old Car	7.10%
4	Persnal Loan Scheme for Employees	7.10%
	CIBIL Score Below 600	Not accepted
	Penal Interest	3.00%
5	Advances Overdraft Limit against Bank term deposit scheme	At Par

Endst.No.NFS/2021-22/ 3249-57

Dated:- 08.02.2022

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1. The Development Officer, Gurgaon and Nuh.
2. All the Branch Managers in the District Gurgaon and Nuh.
3. All the Section Incharges in H.O.


General Manager