

THE PANIPAT CENTRAL COOPERATIVE BANK LTD; PANIPAT

Ref. No. Actt /2020-21 *268*

Dated: - 23.12.2020

All the Branch Managers
in the District

Subject: - Revised rate of interest on Lending's

The rates of interest on lending's are revised by the Bank with effect from **01.01.2021** as under:

Rate of interest % age P.A.

| Sr. No. | Type of loan | Existing | | Revised | |
|---------|--|-------------------|-----------------|-------------------|-----------------|
| | | CCB to PACS/other | PACS to Members | CCB to PACS/other | PACS to Members |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | S.T. Agri. (Crop Loan) | 5.50 | 7.00 | 5.50 | 7.00 |
| 2 | S.T. Rural Artisans | 12.00 | 14.00 | 12.00 | 14.00 |
| 3 | M.T.R.A Sawrojgar Credit Card Scheme.(Through PACS) | 12.00 | 14.00 | 11.00 | 13.00 |
| 4 | M.T.R.A Sawrojgar Credit Card Scheme Direct | 14.00 | - | 13.00 | - |
| 5 | S.T. Consumption loan | 12.00 | 14.00 | 12.00 | 14.00 |
| 6 | S.T. Petty Shopkeeper | 12.00 | 14.00 | 12.00 | 14.00 |
| 7 | M.T. Loan for allied activities through PACS | 12.00 | 14.00 | 12.00 | 14.00 |
| 8 | M.T. conversion | 8.50 | 10.50 | 8.50 | 10.50 |
| 9 | M.T. loan for cases sponsored by DRDA, HHKN, MVN, DDA, Z.S. Board through PACS. | 12.00 | 14.00 | 12.00 | 14.00 |
| 10 | M.T. loan for farm sector, i.e. dairy Poultry, Piggery, Fisheries etc. direct to Indl. | 13.00 | - | 12.00 | - |
| 11 | M.T. loan SETC societies (Coop. Deptt) Employees. | 9.50 | - | 9.50 | - |
| 12 | M.T. loan SETC society Coop. S/Mills Employees | 11.00 | - | 10.50 | - |
| 13 | M.T. loan SETC society Mini Bank Employees | 9.50 | - | 9.00 | - |
| 14 | M.T. loan SETC society (Bank Employees) | 9.50 | - | 8.50 | - |
| 15 | M.T. loan SETC Societies (others) | 11.50 | - | 11.00 | - |
| 16 | M.T. Integrated/composite loan direct to Individuals. | 12.00 | - | 12.00 | - |
| 17 | M.T. loan to Transport societies | 14.00 | - | 13.00 | - |
| 18 | M.T. loan to SRTO | 12.00 | - | 11.00 | - |
| 19 | M.T. loan for consumer durable loan other than staff. | 14.00 | - | 11.50 | - |
| 20 | M.T. loan for consumer Durable (Bank employees) | 9.50 | - | 9.50 | - |
| 21 | M.T. loan for two-wheeler to farmers | 12.00 | - | 12.00 | - |
| 22 | Loan against NSC to other than staff | 11.00 | - | 10.00 | - |
| 23 | Loan against NSC to Bank Employees | ½ % more | - | ½ % more | - |
| 24 | Loan against Term Deposit to staff | At par | - | At par | - |
| 25 | Loan against Term Deposit to other than staff | 2.00 | - | 2.00 | - |
| 26 | M.T. Personal loan to staff | 10.00 | - | 10.00 | - |
| 27 | Personal to other than staff | 12.50 | - | 12.00 | - |
| 28 | Personal loan to Salary account Holder | 11.50 | - | 11.50 | - |
| 29 | Car Loan | 8.75 | - | 8.75 | - |
| 30 | Professional/Higher Education Loan | | | | |
| | i) Boys | 11.00 | - | 11.00 | - |
| | ii) Girls | 10.00 | - | 10.00 | - |
| 31 | M.T. loan for Agri.Clinic/Agri. Business Centre. | 12.00 | - | 11.00 | - |
| 32 | M.T. loan for Rural Godown | 12.00 | - | 11.00 | - |
| 33 | M.T. Loan for Money Lender/Debt Swap | 12.00 | - | 11.00 | - |

| | | | | | |
|----|-------------------------------------|-------|---|-------|---|
| 34 | Self Help Group loan & cash credit | 12.00 | - | 11.00 | - |
| 35 | Cash credit to PACS for Fert. | 12.00 | - | 11.00 | - |
| 36 | C/C to PACS for payment of deposits | 12.00 | - | 11.00 | - |
| 37 | C.C. to traders | 13.00 | - | 11.50 | - |
| 38 | RCC to farmers | 12.00 | - | 11.00 | - |
| 39 | C.C. to H/L Societies | 12.00 | - | 11.00 | - |
| 40 | C.C. to Industrial Societies | 12.00 | - | 11.00 | - |
| 41 | C.C. to L/C Societies | 13.00 | - | 11.50 | - |
| 42 | L.T Loan for Urban Housing | 8.40 | - | 8.40 | - |
| 43 | L.T. loan for Rural Housing | 12.00 | - | 8.40 | - |

1. Penal rate of interest 1.00% over and above the normal rate from CB to PACS other than S.T.SAO Loan. Penal rate of interest on S.T.SAO Loan from CCB to PACS 10.25% and PACS to member 12.00%
2. Penal rate of interest 1.00% over and above the normal rate from other societies.
3. Penal rate of interest 3.00% over and above from the normal rate from individuals and firms.

Endst.No.Actt/2020-21/ 2769-71 / CCB, Panipat

General Manager
Dated 23.12.2020

Copy of the above is forwarded to:-

1. All the Parbandhaks of the PACS for information
2. All the Section Incharges in Head Office for information.
3. Nodal Officer, CBS Head office for information and with the advise to make the necessary change in the computer system.

General Manager