

Annexure II

Interest Rates on Loans and Advances

Sl. No	Type of Loans	Existing Rate w.e.f 03.10.2015 (%)	Revised Rate w.e.f 01.07.2016 (%)
1	House Maintenance/Addition/Renovation Work		
	a) Upto Rs.2.00 lakhs	12.00	10.50
	b) Above Rs.2.00 lakhs	12.00	11.00
2	Consumer Loan/Samridhi Loan	13.00	12.00
3	Loan for Going Abroad	12.00	12.00
4	Vehicle Loan	12.00	11.00
5	Cash Credit/Overdraft	12.50	12.00
6	Term Loan for Industries
7	Co-bank Housing Loan		
	a) Upto Rs.3.00 lakhs	11.00	9.50
	b) Above Rs.3.00 to Rs.5.00 lakhs	11.50	9.50
	c) Above Rs.5.00 lakhs to Rs.10.00 lakhs	11.75	10.00
	d) Above Rs.10.00 lakhs	11.75	10.25
8	Mortgage Loan	13.00	12.50
9	Co-bank Vyapar Loan (only Mortgage Vyapar to be given)	13.00	12.50
10	Education Loan	12.50	12.50
11	Loan to Education Institutions		
	a) CAPE	11.00	11.00
	b) Co-operative Institutions	11.00	11.00
	c) Others	12.50	12.50
12	Gold Loan		
	a) Upto 3 months	9.00	9.00
	b) Above 3 months upto 6 months	9.25	9.25
	c) Above 6 months upto 1 Year	9.50	9.50
13	Purchase of Land for construction of House	12.50	12.50
14	Bills Purchase		
	a) Upto 15 days	13.00	13.00
	b) Above 15 days upto 3 months	Addl 2.00%	Addl 2.00%
	c) Above 3 months	Addl 3.00%	Addl 3.00%