

THE SHIRPUR PEOPLES CO-OPERATIVE BANK LIMITED,SHIRPUR,DIST:-DHULE

INTEREST RATE ON LOAN & ADVANCES W.E.F. 15/07/2023		
Sr.No.	Type of the Loan & Advances	Rate of Interest
1	Gold Loan	
	-UPTO 2.00 Lacs-Bullet Repayment	8.50
	-Above 2.00 Lacs	8.50
	-CC/Overdraft against -Gold Ornaments	8.50
	-For- Farmers/Ladies & Weaker Section	8.50
	-For Businessman/Professionals	8.50
2	Vehicle Loan	
	For Margin-20%to 25%	10.00
	For Margin-30%	9.00
	For Margin-40%	8.00
	-Two Wheelers	
	- For Commercial Vehicles	11.00
	-EBYKE	9.50
3	Salary Guarantee Loan	10.00
4	Salary against Overdraft Loan	10.00
5	Housing Loan	8.50
6	Loan for MSME-(SSI)-CASH CREDIT/HYPOTHECATION/TERM LOAN	11.50
7	Working Capital Term Loan -MSME- (WCTL)	8.50
8	Overdraft against Security of Fixed Assets(Term Loan)	11.00
	(Mortgage Loan)-CC TYPE	11.00
9	Loan for Traders/Professionals /Cash-credit/Term Loan/Hypothecation	9.50
	Professionals - CA, ADVOCATE, ENGINEERS	9.50
	-Medical Practitioners	9.50
10	Warehouse Loan	
	-Upto 10 Lacs	9.00
	-Above 10 Lacs	9.00
11	Personal Surety Loan	13.00
12	Loan against - Daily Pigmy Deposit Collection	
	-Upto 2 Lacs	*17.00
	-Above 2 Lacs (With Security)	*16.50
13	Consumer Loan(For purchase of TV,Freeze,Washing Machines etc.	12.00
14	Loan against security of the Old Vehicles	11.70
15	Loan to builders (CRE)	12.50
16	Overdraft against Term Deposits of our bank	1.25
17	Loan against NSC	12.00
	Loan against LIC Policy	12.00
18	Education Loan	12.00
19	Annapurna Karja Yojana	16.00
	(If loan repaid within 25 days-6% rebate will be given)	
20	Krusha Sadhana / Krushi Sinchan / Krushi Vaibhav	
21	Loan to Self Help Group (SHG)	24.00
	Loan to Joint Liability Group (JLG)	24.00
22	Other loan for Solar Appliances-Aditya Solar Yojana	11.00
23	Term Loan-Vypari Sankul-Shop Purchase	10.00
24	Home -Loan -(Take-Over)	
25	Term Loan- Project Loan	11.00
26	Clean Cash -Credit / TOD / Addl.Limit	14.00
*Notes:		1 % Rebate for Pigmy Loan-Regular A/c