



**THE CITIZENS' CO-OPERATIVE BANK LTD.,**  
**ADMINISTRATIVE OFFICE;117-A/D GANDHI NAGAR , JAMMU.**

Web Site: [www.citizenscooperativebankjammu.com](http://www.citizenscooperativebankjammu.com)  
Email : [info@citizenscooperativebankjammu.com](mailto:info@citizenscooperativebankjammu.com)  
EPBAX: 2432058, FAX NO; 0191-2432036,

Ref.No./Adm/Cir/

Dated

**Sub:- Revision of Rate of Interest on Advance w.e.f. 01.08.2011.**

\*\*\*\*\*

In view of the decision of the authorities, the interest rate structure for Loans and Advances has been revised in the following manner :-

S.NO.	DESCRIPTION/ NATURE OF ADVANCE	REVISED RATE OF INTT.
1	<b>Trade and Commerce</b>	
	<b>including SSI etc.</b>	
	(a) upto Rs.1.00 Lacs	15%
	(b)Above Rs.1.00 Lac to Rs.2.00 Lacs	
	(I) Against Hypothecation of stocks	14.25%
	(ii) Hyp. Of stock and Mortgage of Property	14%
	(c) Above Rs. 2.00Lacs	14%
	(d) Above Rs.20.00 Lacs	14.50%
	<b>S.S.I Sector</b>	
	(a) up to Rs.1.00 Lacs	14.50%
	(b)Above Rs.1.00 Lac to Rs.2.00 Lacs	
	(I) Against Hypothecation of stocks	13.50%
	(ii) Hyp. Of stock and Mortgage of Property	13.25%
	(b) Above Rs. 2.00Lacs	13.50%
	© Above Rs.20.00 Lacs	14.00%
2	<b>Transport</b>	
	(a) up to Rs.2.00 Lacs	13.00%
	(b) Above Rs.2.00 Lacs	14.25%
	<b>Transport Loans collaterally secured by way of Mortgage of Property :</b>	
	(a) up to Rs.2.00 Lacs	12.50%
	(b) Above Rs.2.00 Lacs	14.00%
3	<b>Consumer Credit including</b>	
	<b>Two Wheelers</b>	
	(a) upto Rs.0.50 Lacs	15%
4	<b>Loans against Govt. Securities</b>	14%
	<b>KVPs/NSCs/IVPs/LIC etc.</b>	
5	<b>Housing Finance :</b>	
	(a) up to Rs.2.00 Lacs	

	(I) with repayment upto 10years	11%
	(ii) with repayment upto 15years	11.50%
	(b) Above Rs.2.00Lacs	
	(I) with repayment upto 10years	12%
	(ii) with repayment upto 15years	12.50%
	.....2.....	
6	<b>Clean Overdraft</b>	18%
7	<b>Car Loan</b>	
	(Repayment Period up to 3 years)	
	<b>Margin 25%</b>	
	(I) up to Rs.1.00 Lacs	12%
	(ii) Above Rs1.00 Lacs	12.50%
	(Repayment Period Above 3 years)	
	<b>Margin 25%</b>	
	(I) up to Rs.1.00 Lacs	12.25%
	(ii) Above Rs1.00 Lacs	12.75%
8	<b>Education Loan</b>	
	(a) upto Rs.2.00Lacs	12.50%
	(b) Above Rs.2.00Lacs	14.50%
9	<b>Personal Loan</b>	
	(a) upto Rs.0.50 Lacs	15.50%
	(b) Above Rs. 0.50Lac	16.50%
10	<b>Professional Loan</b>	15.50%
11	<b>Real Estate:</b>	
	Construction of commercial complex	
	I.e Banquet Hall, Educational	
	complex, Show room,	
	Hospital, Nursing Homes, etc.,	
	(I) up to Rs.25.00 Lacs	15%
	(ii) Above Rs.25.00 Lacs	16%
12	<b>Loans to weaker section/SC/BC/ST</b>	
	0.25% will be less charged.	
13	<b>Adhoc Facilities</b>	
	(over & above the sanctioned Limit)	
	(I) upto period of 90 days	2% over and above the applicable rate
	(ii) Above 90 days	3 % over and above the applicable rate

**NOTE :- The above rates are applicable w.e.f. 01.08.2011 and shall be applicable to existing and fresh loans.**

\*\*\*\*\*