



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

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Ref.No./Adm/Cir/4723-44

Dated : 15.07.2016

**Sub:- Revision of Rate of Interest on Advance against deposits  
and NSC/KVP/LIC.**

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In view of the decision of the authorities, the interest rate structure for Loans and Advances against deposits and NSC/KVP/LIC has been revised in the following manner :-

S.no.	Description	Revision in Rate of Interest proposed
1.	Loans against Deposits of the Bank: (i) Up to Rs.10.00 Lakhs (ii) Above Rs.10.00 Lakhs	2% over the deposit rate with monthly rests. 1.5% over the deposit rate with monthly rests.
2.	Advances against third party Deposits	2.5% over the deposit rate with monthly rests.
3.	Advances against deposit of staff and Ex-staff members.	1% over the deposit rate.
4.	Advances against pledge of NSC/KVP/LIC for clients of the Bank	13% with monthly rests.
5.	Advances against pledge of NSC/KVP/LIC for staff of the Bank	9% with monthly rests.

**NOTE :- The above rates are applicable w.e.f. 18.07.2016 and shall be applicable to fresh loans.**

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