



The Jind Central Cooperative Bank Ltd; Jind  
Head Office : JIND-126102

Bays No- 1-4, District Shopping Center, Huda Market, Urban Estate, Jind

N.F.F./ 8623-24

Dated:- 19-01-2024

1. All Branch Managers of the Bank.
2. All Section Incharge in H.O. Jind.

Subject:- Rate of Interest on Loans w.e.f. 22.01.2024

The Assets & liability Management Committee (ALCO) meeting of the bank was held on 17-01-2024 and decided to revise the rate of interest on existing loans (except Personal Loans) and advances to be made in future on various loans w.e.f. 22-01-2024 as under:-

Sr. No.	Type of Loan	Loan to PACS by DCCB		Loan to Members by PACS	
		Existing	Revised	Existing	Revised
1	S.T. Agri	5.50%	5.50%	7%	7%
2	Petty Shopkeepers	10%	10%	12%	12%
3	S.T. Consumption	10%	10%	12%	12%
4	Rural Artisans	10%	10%	12%	12%
5	CC Fertilizer	13%	13%		
Sr. No.	Scheme Code	Name of Scheme	Existing Rate of Interest %	Revised Rate of Interest % wef 22-01-2024	Penal Interest
1	17124	ST Non Agri SRYCC	14	12	5
2	17125	ST Non Agri Weavers	14	12	5
3	17126	ST Non Agri Industrial	14	12	5
4	17127	ST Non Agri L/C	14	12	5
5	18002	MTNL Agri Loan BIO GAS	13	12	5
6	18003	MTL Agri Loan Conversion	13	12	5
7	18004	MTL Agri Loan Reschedule	13	12	5
8	18006	MTL Agri Bee Keeping	13	12	5
9	18010	MT Agri Poultry	13	12	5
10	18011	MT Agri PIGRY Loan	13	12	5
11	18103	Personal Loan Govt. Employee			5
		Cibil Score 650 to 700	13.50	12.90	
		Cibil Score 701 to 750	13.50	11.95	
		Cibil Score 751 & above	13.50	11.50	
	HKRNL Staff posted in CB JIND	9	9		
12	18106	Personal Loan to Staff	9	9	5
13	18112	MT Non Agri TC Society	14	12	5
14	18113	MT Non Agri SHG	14	12	5
15	18114	MT Non Agri Two Wheeler Loan	14	12	5
16	18115	Medium Term Loan SDOAH	14	12	5
17	18116	MT Joint Liability Agreement	12	12	5
18	18117	Debt Swap Scheme	14	12	5
19	18118	MTL Non Agri TPT TRN Society	14	12	5
20	18194	PM Mudra Yojna	14	12	5
21	18192	MT Non Agri against excise duty	14	12	5
22	18150	MT Non Agri Integrated Loan	14	12	5
23	18124	MT Non Agri HSCFDC NFS HHKN	14	12	5
24	18125	MT Non Agri TC Society STF	14	12	5
25	18127	Education Loan Banking	13	10	5
26	18128	MTL NA Loan for Commercial Vehicle	14	12	5
27	18129	Loan Against Gold	14	10	5
28	19001	LTL Agri Land Purchase	13	12	5
29	19103	Rural Godown	13	12	5

31	19106	LT Urban Housing Loan	11	10	5
32	19107	Loan Against HUDA	11	10	5
33	18161	MT Agri Loan Minor Irrigation	13	12	5
34	18149	MT Non Agri Composite Loan	14	12	5
35	18007	MT Agri Loan Dairy Individual	13	12	5
36	17114	CC Traders	14	12	5
37	17129	RCC	13.50	12	5
38	17130	CC to Consumer Store	14	12	5
39	17132	CC to Industrial	14	12	5
40	17133	CC to L&C Societies	14	12	5
41	17134	CC to SETC	14	12	5
42	17135	CC to Weavers	14	12	5
43	17137	CC to SHG	12	12	5
44	17138	CC to Brick Loan	14	12	5
45	17159	CC against Term Deposite	14	11	5
46	17179	CC for repayment of deposite	14	11	5
47	17181	CC to Marketing	14	12	5
48	17120	Overdraft CC Staff	8	8	5
49	18104	Conveyance Loan Gov. Employee	11	10	5
		Staff	11	9	
50		Loan Against Property	12	10	5
51		Personal Loan for Pensioners	13	12	5

The Jind Central Co-Op. Bank Ltd; Jind

  
General Manager  
9