

THE TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD

Regd. No.25 date-26.01.1965
 P.O-Tamluk, Dist.Purba Medinipur.



HEAD OFFICE

Memo No. G/5046 /673 (Part - I) (Loan) Dated, Tamluk, the 18th November, 2020

CIRCULAR

Circular No. 10

Pursuant to the decision of the authority of Tamluk Ghatal Central Co-Operative Bank Ltd it is hereby notified for the information of all concerned that with effect from 01.12.2020, rates of interest on fresh sanction/issue/renewal of different types of loan and advances shall stand revised as follows;

Sl. No.	Type of Loan	Rate of Interest	
		CCB to Society	Society to Individual members/SHG or CCB to nominal members/SHGs
1.	i) Self Help Group(through PACS)	9.00	11.00
	ii) Self Help Group (Direct Bank)		11.00
2.	Medium/Long Term Loans		
a)	Agri/ Agri-Allied sector (Reset clause on Rate of interest after 1 year from disbursement date)	10.00	11.50
b)	Non-Farm Sectors/SSI/SMI/Business Advances (All EMI)		
	i) UptoRs. 5 lac	9.50	11.50
	ii) Above Rs. 5 lac & uptoRs. 10 lac	9.75	11.75
	iii) Above Rs. 10 lac & uptoRs. 25 lac	11.25	12.25
	iv) Above Rs. 25 lac	11.50	12.50
c)	Salary Earners Societies	9.50	10.50
d)	Individual Salary Earners Loan - Personal Loan (All EMI)		
	i) Salary Linked (Related with Tamluk Ghatal CCB Ltd)		
	Upto Rs. 5.00 lac		10.00
	Above Rs. 5.00 lac		11.50
	ii) Without Salary linked		
	Upto Rs. 5.00 lac		10.25
	Above Rs. 5.00 lac		12.50
e)	i) Non Commercial Car/Two Wheeler Loan (All EMI)		9.25
	ii) Non-commercial Car Loan for salary linked borrower (All EMI)		9.00
	iii) Commercial vehicle (All EMI)	10.25	11.50
f)	Special Loan Assistance (All EMI)	10.75	13.25
g)	HOME LOAN (UNDER FIXED RATE OF INTEREST) ALL EMI		
	i) Salary Linked Borrower		9.00
	ii) Others		9.25

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Sl. No.	Type of Loan	Rate of Interest	
		CCB to Society	Society to Individual members/SHG or CCB to nominal members/SHGs
h.	HOME LOAN (UNDER FLOATING RATE OF INTEREST) ALL EMI (Irrespective of tenure)		
	i) Salary Linked Borrower		
	(a) Loan amount upto Rs. 20,00,000.00		7.50
	(b) Loan amount above Rs. 20,00,000.00		7.70
	ii) Others		
	(a) Loan amount upto Rs. 20,00,000.00		7.60
	(b) Loan amount above Rs. 20,00,000.00		7.80
i.	BSKP/SVSKP/PMEGP/ Any Govt. subsidy based scheme (All EMI)	9.50	10.50
3.	Working Capital Loan		
	(a) Loan against Potato Bond for Crop Loan Repayment	12.75	13.75
	(b) Cash Credit /Overdraft/Short Term Loans		11.25
4.	Loan against NSC/KVP/LIC policies		10.00
5.	(a) Cash Dep. Loan against NSC/KVP/LIC Policies/Gold Etc		10.00
	(b) Cash Dep. Loan against TD with Bank		9.00
6.	GOLD LOAN		
	Upto Rs. 3,00,000/-		10.50
7.	CC Weavers		
	(a) CC Weavers - Current	11.00	
	(b) CC Weavers - Overdue	13.00	
8.	RURAL HOUSING SCHEME UNDER FIXED RATE OF INTEREST (ALL EMI)		
	(a) Upto 10 years	9.25	9.75
	(b) Above 10 years	9.75	10.25
9.	Rural Sanitation Scheme (All EMI)	10.25	11.75

NB : 1) The existing rates shall continue to be operative in cases not covered hereinabove.
All concerned may please note and act accordingly.

(P. K. Chakraborty)
Chief Executive Officer (In-charge)

Memo No. G/ 5046 / 1673(Part-I)(Loan)

Dated, Tamluk, the 18th November, 2020

Copy forwarded for information and taking necessary action to ;

- 1) The Manager, Tamluk Ghatal Central Co-Operative Bank Ltd, Branch (All).
- 2) Sri. Somnath Sarkar, Asstt Manager (L & A)/Smt. Dipanwita Patra, Asstt Manager (L & A)/Sri Suresh Sahu, Asstt Manager (Micro Finance), Tamluk Ghatal Central Co-Operative Bank Ltd.
- 3) The Manager (System), Tamluk Ghatal Central Co-Operative Bank Ltd, with a request to take necessary initiatives with TCS so that above rates could be modified in the system of the Bank within due date positively.
- 4) The Manager (A & O)/Manager (L & A)/Manager (Micro Finance), Tamluk Ghatal Central Co-Operative Bank Ltd.
- 5) The Dy. General Manager (All), Tamluk Ghatal Central Co-Operative Bank Ltd.
- 6) The Chairman/Vice-Chairman/Secretary, Tamluk Ghatal Central Co-Operative Bank Ltd.

(P. K. Chakraborty)
Chief Executive Officer (In-charge)