

**THE FATEHABAD CENTRAL COOPERATIVE BANK LTD.
FATEHABAD**

Rate of Interest on Loan and Advances w.e.f. 15.05.2019

Sr. No.	Type of Loan	Rate of Interest	
		To PACS	To Members
1.	S.T.Agriculture	5.50%	7.00%
2.	S.T.Non-Agri. (Petty Shopkeeper, Rural Artisans, Consumption)	12.00%	15.00%
3.	S.T. L/C, Industrial	13.00%	
4.	Term Loan (PACS)	12.00%	15.00%
5.	Term Loan (Agri & Non Agri) including Dairy, Personal, Housing, Godown, Car, Education & LAP.	13.00%	
6.	Personal Loan- to employees under Salary Scheme including pensioners	11.50%	
7.	Education Loan- to employees under Salary Scheme	12.00%(Male) 11.00%(Female)	
8.	Car Loan- to employees under Salary Scheme	11.00%	
9.	Revolving Cash Credit (RCC)	12.00%	
10.	Cash Credit Fertilizer to PACS	12.00%	
11.	CC to L/C / Indst./ SETC Socs.	13.00%	
12.	CC to SETC Socs. Bank Staff	12.00%	
13.	CC to Traders	13.00%	
14.	CC/OD facility to employees under Salary Scheme	15.00%	
15.	Loan against NSC	13.00%	
16.	Loan/CC against TD	2.00% over & above the TD rate.	
17.	Loan/CC against TD Bank staff	At Par	
18.	Term Loan/ CC/OD/ LA NSC to Bank Staff	9.70%	
19.	Personal Loan/ CC/OD PACS employees	9.70%	

1. The penal rate of interest @ 5 % on ST Agri loans & 3% on other loans.
2. Rate of interest will be charged from PACS as per HARCO Bank/ NABARD rates on additional SAO limit borrowed by the bank.
3. Interest will to be charged on quarterly compound basis on all types of Cash Credit Limits and monthly compound basis on Term Loans.