



## Bicholim Urban cooperative bank

Sr. No. Category of Advance Sanctioned Amount

		Upto Rs.2 Lk	Above Rs.2 Lks	upto Rs. 10 Lk	Above Rs. 10 Lk
1	Agriculture 15.25	13.75		14.25	
2	Small Scale Industries	11.75	11.75		11.75
3	Professionals and Self Employed	11.75	11.75		11.75
4	Housing loans other than those granted for House Repairs				
I. Floating Rate of Interest					
A.	Loans sanctioned upto 31.03.2007 9.50	9.50		9.50	
B. Loans sanctioned from 01.04.2007 to 31.07.2008					
	i. Repayable within 15 years 10.50	10.50		10.50	
	ii. Repayable beyond 15 years	11.00	11.00		11.00
C.	Loans sanctioned on or after 01.08.2008 11.00	11.00		11.00	
D.	Loans sanctioned on or after 01.11.2015 10.50	10.50		10.50	
E.	Loans sanctioned on or after 01.07.2017	10	10		10
5	Loans under Appro Rent Scheme	12.50	12.50		12.50
6	Education	12	12		12
7	Loans under Project Finance	13.00	13.00		13.00
8	Real Estate Loans				
I.	Loans sanctioned on or before 31.03.2007	15.25	15.25		15.25
II.	Loans sanctioned on or after 01.04.2007	16.25	16.25		16.25
9	Car Loans				
I.	Loans sanctioned on or before 31.03.2007	10.50	10.50		10.50

II. Loans sanctioned on or after 01.04.2007

A. Repayable within 5 years	11.50	11.50
11.50		
B. Repayable beyond 5 years	12.50	12.50
12.50		

III. Loans sanctioned on or after 01.11.2015

IV. Loans sanctioned on or after 01.07.2017	10	10	10
10 Two Wheeler Loan	12.50	NA	
NA			
11 Loans under schemes for financing Women Borrowers			
	12.75	NA	NA
12 Other Business categories like Retail Trade, Small Business, Transport Operators, etc.			
	13.50	14.00	15.00
13 Personal Loan to Salaried Class against deduction of EMI at Source from salary/ Salary Account \			
	12.50	12.50	
	12.50		
14 Loan against NSC/KVIP/IVP	12.75	12.75	12.75
15 Loan against own NND	11.00	11.00	
11.00			
16 Loan against Gold Ornaments	12.75	12.75	
12.75			
17 Vehicle Loans to NND Agents	10.75	10.75	10.75
18 Loan against own Term Deposits other than NND 2% above deposit rate			
19 Advances to categories other than 1 to 18 hereinabove			
	14.75	15.25	15.75

Charges for not maintaining minimum balance

SR. NO	Type Of Account	MINIMUM BALANCE TO BE MAINTAINED(Rs)	CHARGES FOR NOT MAINTAINING (Rs) WITH EFFECT FROM
1	Saving A/C Without Cheque Book	100	NIL
2	Saving A/C With Cheque Book	500	50

