

THE BICHOLIM URBAN CO-OPERATIVE BANK LTD.,
CENTRAL OFFICE, BICHOLIM – GOA

**CHART FOR APPLICABLE RATE OF INTEREST FOR ADVANCES
(ANNEXURE TO CIRCULAR DATED 01.04.2023)**

Sr. No	Category of Advance	Sanctioned Amount					
		Upto Rs. 2.00 lakhs (Existing)	Upto Rs. 2.00 lakhs (Revised)	Above Rs. 2.00 Lakhs Upto Rs. 10.00 Lakhs (Existing)	Above Rs. 2.00 Lakhs Upto Rs. 10.00 Lakhs (Revised)	Above Rs. 10.00 Lakhs (Existing)	Above Rs. 10.00 Lakhs (Revised)
1	Agriculture	12.50%	12.50%	12.50%	12.50%	13.00%	13.00%
2	Small Scale Industries	11.50%	11.50%	11.50%	11.50%	12.00%	12.00%
3	Professionals and Self Employed	11.50%	11.50%	11.50%	11.50%	12.00%	12.00%
4	Housing Loan	7.90%	9.00%	7.90%	9.00%	8.25%	9.00%
5	Loan for Purchase of Plot for House Construction	8.90 %	8.90 %	8.90 %	8.90 %	9.25 %	9.25 %
6	Loans under Appro Rent Scheme	12.25%	13.00%	12.75%	13.00%	12.75%	13.00 %
7	Eduction	10.00%	10.00%	10.00 %	10.00 %	10.00 %	10.00 %
8	Loans Under Project Finance	12.75 %	12.75 %	12.75 %	12.75 %	12.75 %	12.75 %
9	Real Estate Loans	13.00%	14.00%	13.00 %	14.00 %	13.00 %	14.00 %
10	I. Car Loans (New vehicle) Repayable upto 84 Months	7.90%	8.50%	7.90%	8.50%	8.00%	8.50%
	II. Car Loans (Old Vehicle not more than 3 years old) upto 60 Months Repayment	9.50%	10.00 %	9.50%	10.00%	9.50%	10.00%
11	Two Wheeler Loans	11.00 %	11.50 %	11.00 %	11.50 %	11.00 %	11.50 %
12	a. Loans under schemes for financing Women Borrowers (Upto 1.00 Lakh)	10.00 %	10.00 %	10.00 %	10.00 %	10.00 %	10.00 %
	b. Loans under schemes for financing Women Borrowers (Above Rs. 1.00 lakhs)	11.00 %	11.00 %	11.00 %	11.00 %	11.00 %	11.00 %
13	MSME/Retail Trade, Small Business	12.00%	12.00%	12.00%	12.50%	12.50%	12.50%
14	Transport Operator	12.50%	12.50%	12.75%	12.75%	13.50%	13.50%
15	a. Personal Loans to Salaried Class and LIC Agents against deduction of EMI at Source from Salary / Salary Account/ECS/NACH/ NEFT/ Commission A/c /ECS/Standing Instruction to Salary Banker	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
	b. Salaried Class when Repayment is by Cash	13.75%	14.00%	13.75%	14.00%	13.75%	14.00%
16	Loan against NSC/KVP/IVP	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
17	Loan against Own NND	10.75 %	10.75 %	10.75 %	10.75 %	10.75 %	10.75 %
18	Loans against own Term Deposit other than NND	2.00% above	2.00% above	2.00% above	2.00% above	1.00% above	1.00% above
19	Loans for Purchase of Furniture, Consumer Durables, Electronic Items including Mobiles	11.00%	11.00%	11.00%	11.00%	12.00%	12.00%
20	Advance to categories other than 1 to 19	14.00 %	14.00 %	14.00 %	14.00 %	14.00 %	14.00 %
21	I. Loans to NND Agent	--	--	--	--	--	--
	a. Car Loan	7.90 %	7.90 %	7.90 %	7.90 %	8.00 %	7.90 %
	b. Two Wheeler Loan	10.00 %	10.00 %	10.00 %	10.00 %	10.00 %	10.00 %
	c. Personal Loans	10.00 %	10.00 %	10.00 %	10.00 %	10.00 %	10.00 %
22	II. Personal Loan						
	a. Nestle Staff	11.00 %	11.00 %	11.00 %	11.00 %	11.00 %	11.00 %
	b. Cadila Staff	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	c. KRCL Staff/SCR	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	d. HUL/GTDC/EL Steel Staff	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	e. Guala Staff	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	f. GSL	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	g. MPT	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	h. Education Institutes Staff having salary with us.	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %
	i. Govt. Employees/Corporations having salary with us	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %	11.50 %


MANAGING DIRECTOR