Shree Bharat Urban Co-op.Bank Ltd., Jaysingpur

Interest rate on bank loan with effect from 01.08.2023

Sr.	Code	Loan Type	Period	Installment	interest	Penalty
No					rate	interest
		Short Term				
1	2401	Immovable Mortgage Cash Credit	15 to 35 Months	monthly	11%	2%
2	2407	FIXED DEPOSIT	DEPOSIT	monthly	Plus 1	
		MORTGAGE CASH	Expiration		percent	
		CREDIT	Date		of	
					average	
3	2412	Coods Montgogo CASH	15 to 35	Manthly	deposit 14%	2%
3	2413	Goods Mortgage CASH CREDIT	Months	Monthly	14%	2%
4	2410	Gold Mortgage CASH	Upto 12	Monthly	10%	2%
•	2410	CREDIT	Months	Within	10 / 0	270
5	2451	Immovable Mortgage Loan	15 to 35	Monthly	12%	2%
		Plot/Flat/House Purchase /	months			
		House Construction (3 to 5 years			
		Annual Installment)	5 to 15 years			
6	2466	Term Deposit Mortgage	DEPOSIT	One Time	Plus 1	
		Loan	Expiration	on due	percent	
			Date		of	
					average deposit	
7	2469	BHARAT SAVINGS	DEPOSIT	One Time	deposit Plus 1	
1	270)	DEPOSIT MORTGAGE	Expiration	on due	percent	
		LOAN	Date	on duc	of	
		20121	2		average	
					deposit	
8	2475	Gold Loan	12 Months	Monthly	9.25%	2%
9	2491	Clean Loan	15 to 35	Monthly	14%	2%
			Months			
		Medium Term				
11	2501	LOAN VEHICLE	3 to 5 years	Monthly	12.00%	2%
12	2501	75 percent of on road value	3 to 5 years	Monthly	11.00%	2%
		of new vehicle (annual				
		installment) (with 7 years				
		term for new vehicle)				
		Machinery & Other				
		Mortgage (Annual				
13	2528	Installment) Machinery and Equipment	3 to 7 years	Monthly	10.00%	2%
13	2320	Mortgage Loan 75 percent	5 to 1 years	1viontiny	10.00 /0	<u>4</u> /U
		of cost of machinery				
		(monthly installments)				
14	2528	Vehicle mortgage 75 percent	3 to 7 years	Monthly	9.75%	2%
		of the on-road cost of the	•			
		new vehicle (monthly				
		installments)				

2551 2587	Collateral Unsecured (Salary guarantee) Immovable Mortgage Loan Home Term Loan Plot/Flat/House Purchase / House Construction (Monthly Installment) Mortgage (Salary	3 to 5 years 15 to 35	Monthly Monthly	10.50%	2%
2587	Home Term Loan Plot/Flat/House Purchase / House Construction (Monthly Installment)		Monthly	10.50%	2%
	(Monthly Installment)				
	, ,				
	Miditgage (Salary	months 3 to 5 years			
		5 to 15 years			
2575	Agricultural Loans				
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	•	00 0			
	· • • • • • • • • • • • • • • • • • • •				
	Carts, Poultry, Fisheries, Shephe Buffaloes etc. Purchase	Yearly	12.50%	2%	
	1) Medium term 3 to 5 years				
	2) Long term 5 to 15 years				
	1 0				
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2548	Golden Jubilee Loan Scheme (for l	Monthly			
	/	ovable			
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	_				
	1 -			9.75%	2%
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	statement.				
		′			
	entrepreneurs, government empl Engineer, lawyer etc.				
	1) Medium term 3 to 5 years				
	2) Long term 5 to 15 years				
2548	Dhanwantari Karj Yojana	tion /	Monthly	9.25%	2%
	vehicle / machinery purchases	,			
	1) Medium term 3 to 5 years				
	2) Long term 5 to 15 years				
2537	S		Monthly	12.50%	2%
	2548	Improvement, Pipe Line, Well Di Digging, Sprinkler, Farm House, Implements, Tractors, Trailers, I Schemes, Pick Up Vehicles, Bullo Carts, Poultry, Fisheries, Shephe Buffaloes etc. Purchase 1) Medium term 3 to 5 years 2) Long term 5 to 15 years Agricultural Loans Planting, see fertilizers etc. (Limit Rs. 50 thous 1) Short Term (Annual Installme) 2548 Golden Jubilee Loan Scheme (for I lakhs and above Rs. 20 lakhs) Imm mortgage loan For construction / purchase flat / apartment / vehicle / machin other purchases as well as for bu expansion and improvement Last income tax return, net worth cert three years balance sheet and pro statement. Contractors, doctors, trader entrepreneurs, government empl Engineer, lawyer etc. 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2548 Dhanwantari Karj Yojana For Doctors - For house construct purchase / farm / plot, flat / apar vehicle / machinery purchases 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2537 Hon. Loans given under Annasal	1) Medium term 3 to 5 years 2) Long term 5 to 15 years Agricultural Loans Planting, seeds, tillage, fertilizers etc. (Limit Rs. 50 thousand per acre) 1) Short Term (Annual Installment) 2548 Golden Jubilee Loan Scheme (for loans of Rs. 20 lakhs and above Rs. 20 lakhs) Immovable mortgage loan For construction / purchase / farm / plot, flat / apartment / vehicle / machinery and other purchases as well as for business expansion and improvement Last three years income tax return, net worth certificate last three years balance sheet and profit and loss statement. Contractors, doctors, traders, entrepreneurs, government employees Engineer, lawyer etc. 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2548 Dhanwantari Karj Yojana For Doctors - For house construction / purchase / farm / plot, flat / apartment / vehicle / machinery purchases 1) Medium term 3 to 5 years 2) Long term 5 to 15 years	Improvement, Pipe Line, Well Digging, Bore Digging, Sprinkler, Farm House, Farming Implements, Tractors, Trailers, Irrigation Schemes, Pick Up Vehicles, Bullocks, Bullock Carts, Poultry, Fisheries, Shepherds, Cow- Buffaloes etc. Purchase 1) Medium term 3 to 5 years 2) Long term 5 to 15 years Agricultural Loans Planting, seeds, tillage, fertilizers etc. (Limit Rs. 50 thousand per acre) 1) Short Term (Annual Installment) Golden Jubilee Loan Scheme (for loans of Rs. 20 lakhs and above Rs. 20 lakhs) Immovable mortgage loan For construction / purchase / farm / plot, flat / apartment / vehicle / machinery and other purchases as well as for business expansion and improvement Last three years income tax return, net worth certificate last three years balance sheet and profit and loss statement. Contractors, doctors, traders, entrepreneurs, government employees Engineer, lawyer etc. 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2548 Dhanwantari Karj Yojana For Doctors - For house construction / purchase / farm / plot, flat / apartment / vehicle / machinery purchases 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2537 Hon. Loans given under Annasaheb Patil Monthly	Improvement, Pipe Line, Well Digging, Bore Digging, Sprinkler, Farm House, Farming Implements, Tractors, Trailers, Irrigation Schemes, Pick Up Vehicles, Bullocks, Bullock Carts, Poultry, Fisheries, Shepherds, Cow-Buffaloes etc. Purchase 1) Medium term 3 to 5 years 2) Long term 5 to 15 years Agricultural Loans Planting, seeds, tillage, fertilizers etc. (Limit Rs. 50 thousand per acre) 1) Short Term (Annual Installment) 2548 Golden Jubilee Loan Scheme (for loans of Rs. 20 lakhs and above Rs. 20 lakhs) Immovable mortgage loan For construction / purchase / farm / plot, flat / apartment / vehicle / machinery and other purchases as well as for business expansion and improvement Last three years income tax return, net worth certificate last three years balance sheet and profit and loss statement. Contractors, doctors, traders, entrepreneurs, government employees Engineer, lawyer etc. 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2548 Dhanwantari Karj Yojana For Doctors - For house construction / purchase / farm / plot, flat / apartment / vehicle / machinery purchases 1) Medium term 3 to 5 years 2) Long term 5 to 15 years 2548 Hon. Loans given under Annasaheb Patil Monthly 12.50%