

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

Interest rate on bank loan with effect from 01.08.2023

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

15	2516	Clean Loan (Salary).	3 to 5 years	Monthly	14.00%	2%
16	2551	Collateral Unsecured (Salary guarantee)	3 to 5 years	Monthly	10.50%	2%
18	2587	Immovable Mortgage Loan Home Term Loan Plot/Flat/House Purchase / House Construction (Monthly Installment) Mortgage (Salary Guarantee) Plot/Flat/House Purchase/House	15 to 35 months 3 to 5 years 5 to 15 years	Monthly	10.50%	2%
19	2575	Agricultural Loans Agricultural Purchase, Agricultural 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)		Yearly	12.50%	2%
20	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		Monthly	9.75%	2%
21	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		Monthly	9.25%	2%
22	2537	Hon. Loans given under Annasaheb Patil Corporation Scheme (Term 5 years)		Monthly	12.50%	2%