

Base Rate = Cost of Deposit + Administrative cost = 6.60 + 4.00 = 10.60

Int. Rates are suggested = Base Rate + 4.00 % or Maximum Rate - 4.00 %

Pune Peoples Co-op Bank Ltd., (Multistate)

Revised Loan Interest Rates w.e.f. 01st June 2018

| Sr No | Loan Scheme | Interest rates wef 01.06.2017 | Interest rates Revised wef 01.06.2018 | |
|----------|---|-------------------------------|---------------------------------------|-------------------|
| | Individual Loans | | | |
| 1 | Vehicle Loan | | | |
| | A) Personal Vehicle Loan | | | |
| | New vehicle (2 wheeler) | 14.00 | 14.60 | Base Rate + 4.00% |
| | New vehicle (car loan) | 9.90 | 10.10 | Base Rate - 0.50% |
| | Resale Vehicle | 13.00 | 12.00 | Base Rate + 1.40% |
| | B) Commercial Vehicle Loan | | | |
| | New Vehicle | 13.00 | 12.75 | Base Rate + 2.15 |
| | Resale Vehicle | 14.00 | 13.75 | Base Rate + 3.15 |
| | | | | |
| 2 | Home Loan | | | |
| | Up to Rs 28.00 Lakh | | | |
| | Self Occupied : New | 11.00 | 9.90 | Base Rate - 0.70 |
| | Self Occupied : Resale | 12.00 | 10.00 | Base Rate - 0.60 |
| | Above Rs 28.00 Lakh | | | |
| | Self Occupied : New | 11.00 | 10.00 | Base Rate - 0.60 |
| | Self Occupied : Resale | 12.00 | 10.00 | Base Rate - 0.60 |
| | House repairs, alterations, renovation | 12.50 | 12.50 | Base Rate + 1.90 |
| | | | | |
| 3 | Personal Loans | | | |
| | Salary Earners where salary undertaking is available | 14.00 | 11.00 | Base Rate + 0.40 |
| | Group Loan (Companies approved by BOD) | 12.00 | 11.00 | Base Rate + 0.40 |
| | Without Group- At source deduction/ Salary Credited with us (Loan period up to 60 months) | 14.00 | 11.00 | Base Rate + 0.40 |
| | No salary undertaking or salary not credited with us | 16.00 | 14.60 | Base Rate + 4.00 |
| | Consumer Durables/ Ceremonial / Repayment of debts | 16.00 | 14.60 | Base Rate + 4.00 |
| | | | | |
| 4 | Education Loan | | | |
| | A) Inland Education Secured | 11.00 | 10.60 | Base rate |
| | B) Abroad Education Secured | 11.00 | 10.60 | Base rate |
| | C) Educational Expenses Up to 5 Lakh Unsecured | 13.00 | 12.00 | Base rate + 1.40 |
| | | | | |
| 5 | Travel Loan | | | |
| | A) Inland Tour – Up to 1.00 Lakh | 12.00 | 11.60 | Base Rate + 1.00 |
| | B) Abroad Tour – Up to 3.00 Lakh | 12.00 | 11.60 | Base Rate + 1.00 |
| | (Loan Amt 75 % of Expenses, & Loan period max 3 years) | | | |
| | | | | |
| 6 | Gold Loan | | | |
| | A) Gold Loan | | | |
| | i) Bullet payment upto Rs 2.00 Lakh | 11.50 | 11.00 | Base Rate + 0.40 |
| | ii) EMI above Rs 2.00 Lakh | 11.50 | 11.00 | Base Rate + 0.40 |
| | B) CC against Gold | 12.50 | 11.00 | Base Rate + 0.40 |
| | | | | |
| 7 | NSC / LIC Loan | | | |
| | A) Term Loan | 11.00 | 10.60 | Base Rate |
| | B) CC against NSC/LIC | 11.00 | 10.60 | Base Rate |

| Sr No | Loan Scheme | New Int Rates wef 01.06.2017 | Interest rates Revised wef 01.06.2018 | |
|-----------|--|------------------------------|---------------------------------------|-----------------------------|
| 8 | Property Mortgage Loan | | | |
| | Debt Consolidation & any legal & valid purpose | 16.00 | 14.60 | Base Rate + 4.00 |
| 9 | Educational Institute Loan | | | |
| | Up To Rs 100.00 Lakh | 14.00 | 13.60 | Base Rate + 3.00 |
| | Above Rs 100.00 Lakh | 14.00 | 13.60 | Base Rate + 3.00 |
| 10 | Rent Discounting | | | |
| | loans above Rs 400 lacs only subject to credit rating. | 12.00 | 9.90 | Base Rate - 0.70 |
| | 200.00 Lakh & above | 12.00 | 12.00 | Base Rate + 1.40 |
| | Up to Rs 200.00 Lakh | 12.50 | 12.00 | Base Rate + 1.40 |
| 11 | Trade Finance / Business Loan | | | |
| | Working Capital CC & TL | | | |
| | CC & WCTL up to 10.00 Lakh Without Collateral | 14.00 | 14.00 | Base Rate + 3.40 |
| | CC & WCTL Above Rs 10.00 Lakh Without Collateral | 14.50 | 14.60 | Base Rate + 4.00 |
| | CC & WCTL (With partial or 100% Collateral) | 13.50 | | |
| | CC limit above Rs 50.00 Lakh to Medical & Cloth traders & manufacturers as per policy and approved by BOD time to time | 13.50 | As per Credit Rating | As per Credit Rating |
| | Pledge | 13.50 | | |
| | C/C Limit (Secured) more than 10.00 Lakhs | | " | " |
| 12 | Term Loan for businessmen & Professionals | | | |
| | Letter of credit – (Discounting) | 13.50 | 13.00 | Base Rate + 2.40 |
| | Small Scale Industries - As per scheme only | 13.50 | 13.00 | Base Rate + 2.40 |
| | Purchase/Construction of Shop, godown, Plant & Machinery etc | 13.50 | 13.00 | Base Rate + 2.40 |
| | TL limit above Rs 50.00 Lakh to Medical & Cloth traders & manufacturers as per policy and approved by BOD time to time | 13.50 | 13.00 | Base Rate + 2.40 |
| 13 | Unsecured Loans to Businessman | | | |
| | New Businessman/ Self Employed upto Rs 5.00 Lakh | 16.00 | 14.60 | Base Rate + 4.00 |
| | Existing borrowers up to Rs 5.00 Lakh | 15.00 | 14.00 | Base Rate + 3.40 |
| 14 | Builder Finance/LAP/Debt Consolidation etc. | 16.00 | 14.60 | Base Rate + 4.00 |
| 15 | Staff Loans (as per staff agreement) | | | |
| | A) Housing Loan | | | |
| | Housing Loan Up To Rs 5.00 Lakh | | | |
| | Housing Loan more than Rs 10.00 Lakh | | | |
| | For further amount | | | |
| | Housing Loan Up To Rs 50.00 Lakh | 9.00 | | |
| | For further amount | 11.00 | | |
| | B) Vehicle Loan | | | |
| | Up to Rs 1.00 Lakh (Two Wheeler) | 6.00 | | |
| | Above Rs 1.00 Lakh (Four Wheeler) | 9.00 | | |
| | C) Education Loan | | | |

| | | | |
|---|--------------|--|--|
| A) Inland Education Secured up to Rs 10.00 Lakh | 9.00 | | |
| B) Abroad Education Secured Up to Rs 20.00 Lakh | 9.00 | | |
| | | | |
| D) Staff Cash Credit | 10.00 | | |
| Staff Gold CC | 12.00 | | |
| | | | |
| E) Any other Term Loan against Salary | 12.00 | | |

Note 1) CC & Advances against FDR

Self deposits : 1% extra interest rate than of deposit interest rate.

Third Party deposits : 2% extra interest rate than of deposit interest rate.

2) All above interest rates are applied on monthly rests.

3) Credit Rating shall applicable for CC limit above Rs 10 lacs

4) Above rates shall be applicable for fresh loans only w.e.f.01.06.2018

5) In case of present loans if the borrower wish to take advantage of new interest rates the said loan should be regular. He should give request application along with one time charges @ 1.00% of outstanding balance maximum Rs.5.00 lacs.

6) In case of overdue installment ROI + 3.00% extra interest will be charged instead of 2.00% Penal Interest.

7) In case of CC, Stock Statement not submitted as per norms within specified period in that case drawing power shall treated as zero and extra interest will be charged @3.00% instead of penal interest.

General Manager

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