

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

Revised Loan Interest Rates w.e.f. 01st June 2017

Sr No	Loan Scheme	Interest Rates w.e.f. 01.11.16	New int rates wef 01.06.2017
	Individual Loans		
1	Vehicle Loan		
	A) Personal Vehicle Loan		
	New vehicle (2 wheeler)	11.00	14.00
	New vehicle (car loan)	11.00	9.90
	Resale Vehicle	13.00	13.00
	B) Commercial Vehicle Loan		
	New Vehicle	13.00	13.00
	Resale Vehicle	14.00	14.00
2	Home Loan		
	Up to Rs 25.00 Lakh		
	Self Occupied : New	11.00	11.00
	Self Occupied : Resale	12.00	12.00
	Above Rs 25.00 Lakh		
	Self Occupied : New	11.00	11.00
	Self Occupied : Resale	12.00	12.00
	House repairs, alterations, renovation as per requirement to those who are having housing loan with us and where additional mortgage charge can be created.	11.50	11.50
	House repairs, alterations, renovation Max limit Rs 5.00 Lakh (without mortgage)	12.50	12.50
3	Personal Loans		
	Salary Earners where salary undertaking is available	14.00	14.00
	Group Loan (Companies approved by BOD)	12.00	12.00
	Without Group- At source deduction/ Salary Credited with us (Loan period up to 60 months)	14.00	14.00
	No salary undertaking or salary not credited with us	16.00	16.00
	Consumer Durables/ Ceremonial / Repayment of debts	16.00	16.00
4	Education Loan		
	A) Inland Education Secured	11.00	11.00
	B) Abroad Education Secured	11.00	11.00
	C) Educational Expenses Up to 5 Lakh Unsecured	13.00	13.00
5	Travel Loan		
	A) Inland Tour – Up to 1.00 Lakh	12.00	12.00
	B) Abroad Tour – Up to 3.00 Lakh	12.00	12.00
	(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	11.50
	ii) EMI above Rs 2.00 Lakh	11.50	11.50
	B) CC against Gold	12.50	12.50
7	NSC / LIC Loan		
	A) Term Loan	11.00	11.00
	B) CC against NSC/LIC	11.00	11.00
8	Property Mortgage Loan		
	Debt Consolidation & any legal & valid purpose	16.00	16.00

Sr No	Loan Scheme	Interest Rates w.e.f. 01.11.16	New Int Rates wef 01.06.2017
9	Educational Institute Loan		
	Up To Rs 100.00 Lakh	14.00	14.00
	Above Rs 100.00 Lakh	14.00	14.00
10	Rent Discounting		
	loans above Rs 400 lacs only subject to credit rating.		12.00
	200.00 Lakh & above	12.00	12.00
	Up to Rs 200.00 Lakh	12.50	12.50
11	Trade Finance / Business Loan		
	Working Capital CC & TL		
	CC & WCTL up to 10.00 Lakh Without Collateral	14.00	14.00
	CC & WCTL Above Rs 10.00 Lakh Without Collateral	14.50	14.50
	CC & WCTL (With partial or 100% Collateral)	13.50	13.50
	CC limit above Rs 50.00 Lakh to Medical & Cloth traders & manufacturers as per policy and approved by BOD time to time	12.50	13.50
	Pledge	12.50	13.50
12	Term Loan for businessmen & Professionals		
	Letter of credit – (Discounting)	12.50	13.50
	Small Scale Industries - As per scheme only	12.50	13.50
	Purchase/Construction of Shop, godown, Plant & Machinery etc	12.50	13.50
	TL limit above Rs 50.00 Lakh to Medical & Cloth traders & manufacturers as per policy and approved by BOD time to time	12.50	13.50
13	Unsecured Loans to Businessman		
	New Businessman/ Self Employed upto Rs 5.00 Lakh	16.00	16.00
	Existing borrowers up to Rs 5.00 Lakh	15.00	15.00
14	Builder Finance	16.00	16.00
15	Staff Loans (as per staff agreement)		
	A) Housing Loan		
	Housing Loan Up To Rs 5.00 Lakh	6.00	
	Housing Loan more than Rs 10.00 Lakh	9.00	
	For further amount	Regular Rate	
	Housing Loan Up To Rs 50.00 Lakh	9.00	9.00
	For further amount	11.00	11.00
	B) Vehicle Loan		
	Up to Rs 1.00 Lakh (Two Wheeler)	6.00	6.00
	Above Rs 1.00 Lakh (Four Wheeler)	9.00	9.00
	C) Education Loan		
	A) Inland Education Secured up to Rs 10.00 Lakh	9.00	9.00
	B) Abroad Education Secured Up to Rs 20.00 Lakh	9.00	9.00
	D) Staff Cash Credit	10.00	10.00
	Staff Gold CC	12.00	12.00
	E) Any other Term Loan against Salary	12.00	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) For Belgaum branch 0.50 % Less rate of Interest will be applicable for all schemes.

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

4) The above interest rates shall be taken as applicable rate for that purpose for credit rating purpose

5) Credit Rating shall applicable for CC & TL limit above Rs 25 lacs

6) Loans under the head Sr No 10, 11 & 12 are eligible for Credit rating

7) above rates shall be applicable for fresh loans only

General Manager