



# THE BARODA CITY CO-OPERATIVE BANK LTD.

SANSHTA VASAHAAT, RAOPURA, VADODARA – 390 001

## LOAN INTEREST RATE (FROM 03-02-2022)

SR. NO.	PRODUCT	INTEREST RATE
1	GOLD LOAN (12 Months) GOLD LOAN (36 Months)	6.50 % 7.00 %
2	HP LOAN (TWO WHEELER / CONSUMER DURABLE)	6.90 %
3	CAR LOAN	6.90 %
4	COMMERCIAL HP LOAN (MACHINERY / EQUIPMENTS / COMM.VEHICLE)	8.50 %
5	EDUCATION LOAN (FLOATING)	8.00 %
6	AGAINST GOVERNMENT SECURITY ( NSC / KVP )	12.00 %
7	CASH CREDIT/ HYPOTHICATION CASH CREDIT/ TERM LOAN 1. UPTO Rs. 5 LAKH 2. FROM Rs. 5,00,001 UPTO Rs.1,00,00,000.00 3. FROM 1,00,00,001 AND ABOVE 4. NEW CASH CREDIT & TERM LOAN (36 Months) 5. NEW TERM LOAN (48 Months) 6. NEW TERM LOAN (Floating)	11.00 % 10.65 % 10.50 % 9.50 % 9.00 % 8.00 %
8	OVERDRAFT	12.00 %
9	HOUSING LOAN (NEW / RENOVATION ) (FLOATING RATE)	7.00 %
10	HOUSING LOAN ( NEW / RENOVATION ) (FIXED RATE)	8.00 %
11	MORTGAGE LOAN (FIX)	10.00 %
12	SHORT TERM MORTGAGE LOAN (UPTO 48 Months)	9.00 %
13	MORTGAGE LOAN FOR DOCTORS (FIXED RATE)	9.00 %
14	MORTGAGE LOAN FOR DOCTORS AND OTHERS (FLOATING)	8.00 %
15	PERSONAL LOAN TO SHARE HOLDER	12.00 %
16	INDIVIDUAL PERSONAL LOAN	14.00 %