



# THE BARODA CITY CO-OPERATIVE BANK LTD.

SANSHTA VASAHAAT, RAOPURA, VADODARA – 390 001

## LOAN INTEREST RATE (FROM 05-12-2023)

SR. NO.	PRODUCT	INTEREST RATE
1	GOLD LOAN (12 Months) GOLD LOAN (36 Months)	8.50 % 8.50 %
2	HP LOAN (CAR LOAN/ TWO WHEELER / CONSUMER DURABLE)	8.50 %
3	PROFESSIONAL HIRE PURCHASE (CAR LOAN)	8.30 %
4	COMMERCIAL HP LOAN (DOCTORS) (MACHINERY / EQUIPMENTS / COMM.VEHICLE)	8.80 %
5	COMMERCIAL HP LOAN (OTHERS)	9.50 %
6	EDUCATION LOAN (FLOATING)	9.10 %
7	AGAINST GOVERNMENT SECURITY ( NSC / KVP )	12.00 %
8	CASH CREDIT/ HYPOTHICATION CASH CREDIT/ TERM LOAN 1. HYPOTHICATION CASH CREDIT / CASH CREDIT / TERM LOAN 2. NEW CASH CREDIT & TERM LOAN BUILDERS (PROJECTS) (36 Months) 3. NEW TERM LOAN (Floating) 4. NEW DROPDOWN CASH CREDIT (MSME)	10.00 % 10.50 % 9.10 % 9.50 %
9	OVERDRAFT	12.00 %
10	HOUSING LOAN (NEW / RENOVATION ) (FLOATING RATE)	8.10 %
11	HOUSING LOAN ( NEW / RENOVATION ) (FIXED RATE)	8.75 %
12	MORTGAGE LOAN (FIX)	10.00 %
13	SHORT TERM MORTGAGE LOAN (UPTO 48 Months)	9.50 %
14	MORTGAGE LOAN FOR DOCTORS (FIXED RATE)	9.50 %
15	MORTGAGE LOAN FOR DOCTORS AND OTHERS (FLOATING)	9.10 %
16	PERSONAL LOAN TO SHARE HOLDER	12.00 %
17	INDIVIDUAL PERSONAL LOAN	14.00 %

**Note : The Bank will attract/levy Penal Charges for Irregular payment of instalments /interest on overdue amount @ 2% on daily basis.**