



THE BARODA CITY CO-OPERATIVE BANK LTD.

SANSHTA VASAHAT, RAOPURA, VADODARA-390001

LOAN INTEREST RATE (FROM 07-07-2025)

SR. NO.	PRODUCT	INTEREST RATE
1	GOLD LOAN (12 MONTHS) GOLD LOAN (36 MONTHS)	8.50% 8.75%
2	HP LOAN (CAR LOAN / TWO WHEELER / CONSUMER DURABLE)	8.50%
3	PROFESSIONAL HIRE PURCHASE (CAR LOAN)	8.10%
4	COMMERCIAL HP LOAN (DOCTORS) (MACHINERY / EQUIPMENTS / COMM.VEHICLE)	8.50%
5	COMMERCIAL HP LOAN(OTHERS)	9.50%
6	EDUCATION LOAN(FIXED RATE) 1. UPTO 25 LAKH 2. ABOVE 25 LAKH	8.80% 9.25%
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) (FLOTING LOAN DISCONTINUED NOW) 4. NEW DROPDOWN CASH CREDIT (MSME)	10.00% 10.50% 9.40% 9.50%
9	OVER DRAFT	12.00%
10	HOUSING LOAN (NEW / RENOVATION) (FLOTING RATE) (FLOTING LOAN DISCONTINUED NOW)	8.40%
11	HOUSING LOAN (NEW / RENOVATION)(FIXED RATE) 1. UP TO 45 LAKH 2. ABOVE 45 LAKH	8.50% 8.75%
12	MORTGAGE LOAN (FIX RATE)	9.50%
13	SHORT TERM MORTGAGE LOAN (UPTO 48 MONTHS)	9.00%
14	MORTGAGE LOAN FOR DOCTORS (FIXED RATE)	9.00%
15	MORTGAGE LOAN FOR DOCTORS AND OTHERS (FLOTING) (FLOTING LOAN DISCONTINUED NOW)	9.40%
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.**