

**BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.**

BANKING LICENCE No. DCBS (KOL) 01 C DTD 12/09/2016

P.O- SURI ♦ DIST-BIRBHUM ♦ (WB) ♦ PIN-731101

Memo No. HO/639

Dated 02 /02 /2024

**ORDER**

As per the resolution adopted in the BOD meeting dated 28.12.2023, the Rate of Interest (ROI) of Birbhum District Central Co-Operative Bank Ltd. for Loans & Advances (per annum) has been revised as under w.e.f. **10 February 2024.**

Type of Loan	Direct Bank Finance	Refinance Through Society	Ultimate Borrowers if applicable in case of refinance
ST(SAO) under KCC Mode	-	5.00 %	7.00 %
MT Agril & Agril Allied	12.00%	11.00%	12.00%
MT Non-Farm (Others)	11.50%	11.00%	12.00%
Self Help Group (SHG)	11.00%	8.00%	11.00%
BSKP/SVSKP/PMEGP etc.	12.00%	-	-
Karma Sathi/Bhabisyat Credit Card	10.00%	-	-
Govt. Sponsored Loan (Other)	As per Rate fixed by the Govt.		
Famers' Producer Company/Organization (FPC/FPO)	9%		
MT/LT Loan to Emp. Coop. Credit Societies (ECCS)	9.75% For Bank's ECCS & Range's ECCS		
	10.25% For IFMS deduction		
	10.50% For Non-IFMS deduction		
Housing Loan (HBL)	8.50% (Salaried Persons Drawing Salary through This Bank / For IFMS deduction /CIBIL Score 700 & above)	-	-
	9.00% (Salaried Persons Drawing Salary through This Bank/ CIBIL Score 600 & 699)	-	-
	8.50% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 800 & above)	0.50% Margin	8.50% (with CIBIL Score 800 & above)
	8.75% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 750 & 799)	0.50% Margin	8.75% (with CIBIL Score 750 & 799)
	9.00% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 700 & 749)	0.50% Margin	9.00% (with CIBIL Score 700 & 749)
	9.50% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 600 to 699)	0.50% Margin	9.50% (with CIBIL Score 600 to 699)
Mahila Griha Rin Scheme Integrated Housing Loan	0.50% less than the Normal Cases of HBL		
(For purchasing Plot & construction of dwelling unit)	9.50% for CIBIL Score More than 750		
	10.00% for CIBIL Score 600 to 750		
Vehicle Loan (Non-Commercial)	8.50% (Salaried Persons Drawing Salary through This Bank / For IFMS deduction /CIBIL Score 700 & above)	-	-
	9.00% (Salaried Persons Drawing Salary through This Bank/ CIBIL Score 600 & 699)	-	-
	8.50% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 800 & above)	0.50% Margin	8.50% (with CIBIL Score 800 & above)
	8.75% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 750 & 799)	0.50% Margin	8.75% (with CIBIL Score 750 & 799)

	9.00% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 700 & 749)	0.50% Margin	9.00% (with CIBIL Score 700 & 749)
	9.50% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 600 to 699)	0.50% Margin	9.50% (with CIBIL Score 600 to 699)
Personal / Consumption Loan (PL)	11.50% (Salaried Persons Drawing Salary through This Bank /IFMS deduction/with CIBIL Score 700 & above)	-	-
	12.00% (Salaried Persons Drawing Salary through This Bank/ IFMS deduction /CIBIL Score 600 & 699)	-	-
	11.50% (Salary Through Other Bank /IFMS deduction/ with CIBIL Score 800 & above)	11.00%	11.50%
	12.00% (Salary Through Other Bank /with CIBIL Score 750 & 799)	-	-
	13.00% (Salary Through Other Bank / with CIBIL Score 700 & 749)	-	-
	14.00% (Salary Through Other Bank / with CIBIL Score 600 to 699)	-	-
Mortgaged Loan	11.00% (For CIBIL Score 700 & above)	-	-
Cash Credit Up to 10.00 Lakh	10.50% (For CIBIL Score 650 & above)	-	-
Cash Credit Above 10.00 Lakh & Up to 25.00 Lakh	11.00% (For CIBIL Score 650 & above)	-	-
Cash Credit Above 25.00 Lakh	11.50% (For CIBIL Score 650 & above)	-	-
Cash Credit Against 100% Cash Security	2% extra ROI paying by the bank for the deposit	-	-
Laon Against LIC/KVP/NSC	10.00 %	-	-
Laon against Term Deposit (LAD)	2% extra ROI paying by the bank for the deposit	-	-

- 1.00% per annum penal interest over the normal interest rate will be charged in case of all overdue loans except on the KCC.
- In case of overdue KCC Loan, the penal interest will be charged @ 2.00% per annum over the normal interest rate for Societies and 1.00% per annum penal interest over the normal interest rate for Ultimate Borrower i.e. OD Interest for Bank to Societies 8.00% per annum and Societies to Ultimate Borrower 10.00% per annum.
- Bank Shall Check CIBIL Score for every Individual Borrower (Direct/ Indirect) before sanctioning loan (Except KCC, SHG, Loan Against LIC/KVP/NSC and Advance against TD) and shall not sanction loan to the Borrower having CBIL Score less than 600.



Dr 02/02/2024
 ✓ D.R.C.S. & Chief Executive Officer
 Birbhum DCCB Ltd
 Chief Executive Officer
 Birbhum District Central
 Co-operative Bank Ltd

Memo No. HO/639/1(4)

Dated 02 /02 /2024

Copy forwarded for kind information & taking necessary action to:

- The chairman of the bank.
- Shri Tarun Sarkar, CDO & Dy. Manager of the bank.
- Shri Apurba Chakraborty, CI & FEO of the bank.
- Shri Gokul Roy, AGM, Birbhum DCCB Ltd.
- Shri Sitesh Bhui, Accountant HO of the bank.
- M/S TCS, CBS Vendor of the bank for information & onwards transmission.
- To 21. The BM/BIC, All branches.

Dr 02/02/2024
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