

**Birbhum District Central Co-operative Bank Ltd.**  
**P.O-Suri, Suri, Dist- Birbhum, Pin-731101, West Bengal**  
**BANKING LICENCE NO. DCBS (KOL) 01 C DTD 12/09/2016**

Memo No. HO/Accts/182

Date. 04/01/2023

To,  
The Branch Manager/Branch-in-Charge (All),  
Birbhum District Central Co-operative Bank Ltd.  
Birbhum, West Bengal

**Subject: Revision of Rate of Interest on Loans with effect from 10/01/2023 (Tuesday)**

In terms of decision adopted in the meeting of the Board of Directors of the bank held on 03-01-2023 (Tuesday) regarding Revision of Rate of Interest on Loans so, in this connection, you are informed that the rate of interest on loans has been revised with effect from 10-01-2023 as noted below:-

Sl. No.	Loan Type	Existing Rate of Interest on Loans with effect from 24/12/2021 (Friday)	Revised Rate of Interest on Loans with effect from 10/01/2023 (Tuesday)
1)	ST(SAO) Under KCC mode	For Bank to Societies- Current -5.00% & Overdue- 8.50% and For Societies to Members-Current- 7.00% & Overdue-11.00%	For Bank to Societies- Current -5.00% & Overdue- 8.50% and For Societies to Members-Current- 7.00% & Overdue-11.00%
2)	House Building Loan (HBL)		
	a) Up to 5 Years	8.15%	8.40%
	b) Above 5 Years & up to 10 Years	8.40%	8.65%
	c) Above 10 Years & up to 15 Years	8.65%	8.90%
	d) Above 15 Years & up to 20 Years	9.00%	9.15%
	e) For Government Sponsored Loan	7.90% (Upto-5 Yrs), 8.15% (5-10 Yrs)%, 8.40%(10-15 Yrs) and 8.65%(15-20 Yrs.)	8.20% (Upto-5 Yrs), 8.45% (5-10 Yrs)%, 8.70%(10-15 Yrs) and 8.95%(15-20 Yrs.)
3)	Personal Loan (PL)		
	a) For IFMS Deduction	12.50%	12.50%
	b) For non IFMS Deduction	14.00%	14.00%
4)	Medium Term Loan to "Employees Co-operative Credit Societies" (i.e ECCS)		
	a) For Bank's ECCS	9.75%	9.75%
	b) For IFMS Deduction	10.25%	10.25%
	c) For non IFMS Deduction	10.50%	10.50%
5)	Term Loan (Farm Sector)	10.50%	10.75%
6)	Term Loan (Non Farm Sector)		11.00%
7)	Loan Against Deposits (LAD)	2% ( i.e extra on paying ROI on deposits by the bank)	2% ( i.e extra on paying ROI on deposits by the bank)
8)	Loan Against NSC/KVP	11.00%	11.00%
9)	Cash Credit/ Overdraft	10.50%	10.50%
10)	Cash Credit against 100% Cash Security	2% ( i.e extra on paying ROI on deposits by the bank)	2% ( i.e extra on paying ROI on deposits by the bank)
11)	Self Help Group (SHG)	For Societies- 8.00% & For Members 11.00%	For Societies- 8.00% & For Members 11.00%
12)	BSKP/SVSKP/PMEGP Loan	12.00%	12.00%
13)	Farmers Producer Company		9.00%
14)	Karma Sathi Loan	Current- 10% and Over Due- 11%	Current- 10% and Over Due- 11%
15)	Non-Commercial Car Loan		9.05%
16)	For Others type loan (not in the list)	Loan Sub-Committee will decide in the instant case	Loan Sub-Committee will decide in the instant case

**Note:** In the above Table where overdue (i.e Penal) Interest is not mentioned, the overdue (i.e Penal) interest will be 1% more from the current ROI (Rate of Interest).

Memo No. HO/Accts/182/1(5)

Date. 04/01/2023

Copy forwarded for information and necessary action to:-

- 1) The Chairman, Birbhum D.C.C Bank Ltd.
- 2) The Deputy Manager, Birbhum DCC Bank Ltd.
- 3) The Field Executive Officer, Birbhum DCC Bank Ltd.  
The In-Charge of Loan Section of the bank and you are also directed to
- 4) communicate with CBS vendor of the bank in this regard.
- 5) The Account Section, Head Office of the Bank.

*[Signature]*  
04/01/2023  
DRCS&Chief Executive Officer,  
Birbhum D.C.C. Bank Ltd.

*[Signature]*  
04/01/2023  
DRCS&Chief Executive Officer,  
Birbhum D.C.C. Bank Ltd.

