

HCBL CO-OPERATIVE BANK LIMITED RATE OF INTEREST ON LOAN SCHEMES

S.No.	ADVANCE SCHEMES	RATE OF INTEREST
1.	HCBL WHEELS (CAR LOANS)	
	Category A*	10.40% p.a
	Category B*	10.50% p.a
	Category C*	10.75% p.a
	* For details of Category refer scheme	
2.	HOUSING LOAN	
	(a) Fixed Rate Interest	11.50% p.a (at monthly rest)
	(b) Floating Rate of Interest (Upto 20 years)	
	Upto 25 Lacs	10.00% p.a
	Above 25 Lacs	10.25% p.a
3.	HCBL VIDHYA (Education loan)	12% p.a
4.	HCBL Small Water and Road Transport Operators Scheme (loan to transport operators) RTO	
	New Vehicle:	12.50% p.a
	Old Vehicle:	13.00% p.a
5.	HCBL CASH (Personal loan)	
	Salary/Income	
	₹5,000- ₹10,000/-5 times of net income (Max.5 lacs)	17% p.a at monthly rest
	Above ₹10,000/p.m-Max.₹5 lacs	16%p.a at monthly rest
6.	HCBL SECURITY (Loan against NSC/ KVP/LIC/IVP)	13% p.a at monthly rest
		+1% on deposit rate in case of FDR
7.	HCBL Budget-Loan Against Banks own deposit	+2% on deposit rate in case of overdraft

