

TRIPURA STATE CO-OPERATIVE BANK LIMITED
(A BANK OF GOVT OF TRIPURA)
HEAD OFFICE: AGARTALA: TRIPURA
P.O. - Agartala, P.O. Box No.- 27,
Tripura (West), PIN-799001.



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Ref No: TSCB/DEV/GEN-16(ii)RI/2012/vol-iii/ 5157/16

Dated: 06.10.2016

To
The All Branch Manager,
All Departments at Head Office,
General Manager,
Tripura State Cooperative Bank Ltd.

Re:- Revision of Rate of Interest on Domestic Term Deposit and Advance w.e.f 01.11.2016.

Sir/Madam,

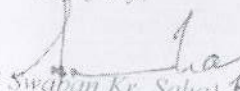
The bank has revised the Rate of Interest on Deposit and Advances of the bank keeping parity with that of market trends.

All branch managers are advised to take advantage of the higher rate of interest on deposits to mobilize deposit by giving necessary publicity through banner etc and organizing customer meet although special thrust should be given for mobilizing low cost deposit. The impact of higher rate of interest should be assessed by the branch manager on weekly basis analyzing the growth of deposit over that previous week.

- 1) The Rate of interest on 5(Five) years monthly income link Fixed deposit (MILF/D) may be accepted at above rate, as a special case MILF/D for 3 years may also be accepted with rate applicable for the period
- 2) Interest on Saving Deposit will remain unchanged.
- 3) Revised Rate of Interest shall come into force with effect from 01.11.2016.
- 4) For single deposit of Rs. 1.00 (One Crore) and above Head office may be approached for higher rate, if asked for

In case of Loans & Advances also the rate of Interest has been modified keeping conformity with that of the market trends. All concerned are advised to market the loan products and extend the quality lending and to maximize the earning of interest income.

Yours faithfully,


(Sri Swapan Kr. Saha) 6/10/2016
MANAGING DIRECTOR

Encl:-Annexure A(Deposit) & B(Advances)

Annexure - A

Tripura State Cooperative Bank Ltd

<i>Revised Rate of Interest of w.e.f 01.11.2016</i>				
<i>Period</i>	<i>TSCB Existing</i>		<i>TSCB (Revised)</i>	
	<i>Normal</i>	<i>S/citizen</i>	<i>Normal</i>	<i>S/citizen</i>
<i>From 7 days to 14 days</i>	4.50	4.50	4.50	4.50
<i>From 15 days to 29 days</i>	4.50	4.50	4.50	4.50
<i>From 30 days to 45 days</i>	6.00	6.00	5.50	5.75
<i>From 46 days to 60 days</i>	6.00	6.00	6.00	6.25
<i>From 61 days to 90 days</i>	6.00	6.00	6.25	6.50
<i>From 91 days to 180 days</i>	7.05	7.05	6.50	6.75
<i>181 days to 269 days</i>	7.05	7.05	6.75	7.00
<i>From 270 days to less than 1 year</i>	7.05	7.05	7.15	7.50
<i>1 year to less than 2 years</i>	8.30	8.80	7.75	8.25
<i>From 2 years to less than 3 years</i>	8.05	8.55	7.60	8.10
<i>From 3 years to less than 5 years</i>	8.05	8.55	7.60	8.10
<i>From 5 years to less than 8 years</i>	8.05	8.55	7.60	8.10
<i>From 8 years to up to 10 years</i>	8.05	8.55	7.60	8.10

- 1) The rate of interest on 5(Five) years monthly link Fixed Deposit (MILFD) will also be maintained at above rate, On special case MILFD for 3 years may also be accepted with rate applicable for the period.
 - 2) All the aforesaid revised rate of interest Domestic Term Deposit will be applicable on fresh Deposit only. For premature closure of existing Term Deposit usual penalty of 1% will be charged.
 - 3) Interest on Saving Deposit will remain unchanged at @4% p.a.
 - 4) Revised Rate of Interest will be effected w.e.f 01.11.2016
 - 5) The revised interest rate chart is to be displayed in a prominent place of the branch/ Head Office.
 - 6) The interest Rate payable to TSCB Ltd staffs will be 1% above the applicable rate.
- Note:- For single Deposit of Rs. 1.00 Crore and above Head Office may be approached for appropriate rate.



Annexure - B

Tripura State Cooperative Bank Ltd.
Revised Rate Of Interest Loans & Advance w.e.f 01.11.2016

(A) For-Cooperative Societies

Particulars	Types of Loan	Existing Rate		Revised Rate		Nature of Interest Calculation
		Bank to Society (%)	Society to member (%)	Bank to Society (%)	Society to member (%)	
A) Crop Loan (upto Rs.3.00 lacs)	ST(SAO)/KCC/JLG(KCC)	5.00%	7.00%	5.00%	7.00%	Simple Interest
B) Agri & Allied (Medium Term Loan)	i) MT(Agri)	12.00%	14.00%			Simple Interest
	a) Up to Rs. 0.50 lac			9.00%	11.00%	
	b) Rs.0.50 to Rs.2.00 lac			10.00%	12.00%	
	c) Above Rs.2.00 lac	11.00%	13.00%			
	ii) JLG/SHG/TSSPS	12.00%	14.00%	10.00%	12.00%	
iii) Others	12.50%		11.00%	13.00%		
C) Non- Farm Sector (MT/LT/CC/OD)	Term Loan	12.50%				Interest shall be calculated on monthly rest.
	a) Up to Rs. 25000/-			10.00%	12.00%	
	b) Above Rs.25000/- to Rs.2.00 lac			11.00%	13.00%	
	c) Above Rs.2.00 lac to Rs.5.00 lac			11.00%	13.00%	
	d) Above Rs. 5.00 lac to Rs.25.00 lac			11.50%	13.50%	
	e) Above Rs.25.00 lac			11.50%	13.50%	

Note:- Penal interest @2% will be charged on the overdue amount for the overdue period.



(B) For Individuals

Sl	Particulars	TSCB (Existing)	TSCB (Revised) w.e.f (01.11.2016)	Nature of interest calculation
		14.00%	14.00%	At monthly rest
1	Installment Loan/Personal loan			-Do-
2	House building loans			
	a) Within 5 years	upto 5 yr=11.00%	upto 5 yr=10.50%	
	a) Up to 30.00 lac	5 to 10 yr=11.50%	5 to 10 yr=11.00%	-Do-
	b) Above 30.00 to 75.00	10 to 15 yr=12.50%	10 to 15 yr=11.50%	-Do-
		Above 15 years to 25 years	Above 15 years to 25 years=12.00%	
				-Do-
3	Car loan			
	(a) New car	upto 5 yr=13.00%	upto 5 yr=11.00%	-Do-
		5 to 10 yr=13.00%	5 to 10 yr=11.00%	-Do-
	(b) 2 nd hand car	upto 5 yr=13.00%	upto 5 yr=11.00%	-Do-
		5 to 10yr= not allowed	5 to 10yr= not allowed	
4	(1) Agriculture			
	(a) Crop loan (upto Rs.3.00)	7.00%	7.00%	Simple Interest
	(b) Direct KCC	7.00%	7.00%	Simple Interest
	(2) Agri-Allied			
	(a) up to Rs.0.50	10.50%	10.25%	At monthly rest
	(b)Rs.0.50 to Rs.2.00	12.00%	11.75%	-Do-
	(c) above Rs. 2.00	13.00%	12.75%	-Do-
				-Do-
5	Swabalamban	11.50%	12.00%	-Do-
6	Loan of SHG/TSSPS	10.00%	10.00%	-Do-
			a) Women SHG 9.50%	-Do-
				-Do-
7	Small Industry	13.00%	12.00%	-Do-
8	Transport/MSME			
	(a)Limit upto Rs.50000/-	11.50%	11.00%	
	(b) Rs.0.50 to Rs.2.00 lac	13.00%	12.00%	-Do-
	(c) Rs.2.00 to Rs.5.00 lac	13.00%	12.00%	-Do-
	(d) Above Rs. 5.00 lac	13.00%	13.00%	-Do-
		14.00%	13.50%	-Do-
9	Festival Advance Govt. Employee			
10	Term loan			
	Term Loan			
	a) Up to Rs. 25000/-	11.00%	11.00%	At monthly rest
	b) Above Rs.25000/- to Rs.2.00 lac	12.50%	12.00%	-Do-
	c) Above Rs.2.00 lac to Rs.5.00 lac	12.50%	13.00%	-Do-
	d) Above Rs. 5.00 lac to Rs.25.00 lac	13.50%	13.50%	-Do-
	e) Above Rs.25.00 lac	13.50%	13.50%	-Do-
11	Cash Credit			
	a)Limit up to Rs.25000/-	13.00%	12.00%	-Do-
	(b)Above Rs.25000/- to Rs.2.00 lac	13.00%	12.50%	-Do-
	(c) Above Rs2.00 lac to Rs. 5.00 lac	13.50%	13.00%	-Do-
	(d) Above Rs. 5.00 to Rs.10.00 lac	14.00%	13.50%	-Do-
	(e) Above Rs.10.00 lac to 25.00 lac		13.50%	
	(f) Above Rs. 25.00 lac		13.75%	
12	Education Loan			
	Loan Limit upto Rs.2.00 lac	12.00%	12.00%	-Do-
	limit up to Rs.4.00 lac	12.00%	12.00%	-Do-
	Above Rs. 4.00 Lac to 7.50 lac	12.50%	12.50%	-Do-
	Above Rs. 7.50 lac	13.50%	12.50%	-Do-
13	Advance Against TDR	2% above TDR	2% above TDR	-Do-
14	Advance TDR (3 rd party)	3% above TDR	3% above TDR	-Do-
15	Advance KVP/NSCs/. LIC policy etc	13.00%	13.00%	-Do-

