

TRIPURA STATE CO-OPERATIVE BANK LIMITED

(A Scheduled Bank)

HEAD OFFICE: AGARTALA, TRIPURA

P.O. - Agartala, P.O. Box No. - 27,

Tripura (West), PIN-799001.



Dial: - 0381-32-3144/32-5936/32-3929

FAX: - 0381-232-3144.

E.Mail: tripurascbltd@gmail.co m

Website: www.tscbank.nic.in

Ref No: TSCB/DEV/RI/1357-1422/20

Dated: -30.05.2020

To

The All Branch Managers,

All Departments at Head Office,

Project Monitoring Office (PMO),

Tripura State Cooperative Bank Ltd.

Re:- Revision in Interest Rate on Loans and Advances w.e.f 01.06.2020.

In reference to the ALCO meeting of Tripura State Cooperative Bank Ltd held on 29.05.2020, the rate of interest on Loans and Advances have been revised w.e.f 01.06.2020 as under.

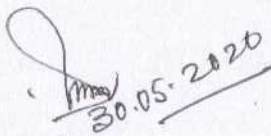
Sl	Particulars	TSCB (Existing)	TSCB (Revised)	Nature of interest calculation
1	Installment Loan/Personal loan	13.00%	12.50%	On monthly rest
2	House building loans Up to 30.00 lac	1) Up to 5 yr=8.80% 2) 5 to 10yr=8.80% 3) 10 to 15yr=8.80% 4) Above 15 years to 30 years=8.80%	8.55%	On monthly rest
3	Car loan			
	(a) New car	Upto 5 yr=9.75%	8.70%	-Do-
		5 to 10 yr=10.00%	9.00%	-Do-
	(b) 2 nd hand car	Upto 5 yr=10.00%	9.00%	-Do-
4	(1) Agriculture			
	(a) Crop loan (upto Rs.3.00)	7.00%	7.00%	Simple interest
	(b) Direct KCC/JLG	7.00%	7.00%	Simple interest
	(2) Agri-Allied (MT& LT)			
	(a) Upto to 1.60 lac	10.00%	10.00%	On monthly rest
	(b)Rs.1.60 to Rs.2.00 lac	11.00%	10.50%	On monthly rest
	(c) Above Rs. 2.00 lac	12.00%	10.25%	On monthly rest
5	Swabalamban/PMEGP	11.50%	10.75%	On monthly rest
6	SHG(TRLM/NULM)	a) Women SHG 10.00%	a) Upto Rs.2.00 lac 10.50% b)Above Rs.2.00 lac @12.00% (West, North & Dhalai- 7.00% Category-1)	On monthly rest



(2)

SI	Particulars	TSCB (Existing)	TSCB (Revised)	Nature of interest calculation
7	Festival Advance (Govt. Employees)	12.50%	12.50%	On monthly rest
8	Term loan			
	a) Rs.25, 000/-	11.00%	10.80%	On monthly rest
	(b)Rs.25,000/- up to Rs.2.00 lac	11.50%	11.45%	On monthly rest
	c) Rs.2.00 lac to Rs.5.00 lac	12.00%	11.45%	On monthly rest
	d) Rs. 5.00 lac to Rs.25.00 lac	12.50%	11.95%	On monthly rest
	e) Above Rs. 25.00 lac	13.00%	12.45%	On monthly rest
9	Cash Credit			
	a)Limit up to Rs.25,000/-	11.00%	10.75%	On monthly rest
	(b) Rs.25,000/- to Rs.2.00 lac	11.75%	11.40%	On monthly rest
	(c) Rs 2.00 to Rs. 5.00 lac	12.50%	11.90%	On monthly rest
	e) Rs.5.00 lac to 25.00 lac	12.75%	12.40%	On monthly rest
	f)Above Rs.25.00 lac	13.00%	12.90%	On monthly rest
10	Transport/ MSME/ MUDRA			
	(a)Loan Limit upto Rs.50,000/-	11.00%	10.75% (Loan limit Rs.50,000/- to Rs. 10.00 lac)	On monthly rest
	(b)Rs.50,000/- up to Rs.5.00 lac	11.50%		
	(c) Rs.5.00 lac to 10.00 lac	12.00%		
	(d) Above Rs.10.00 lac	12.50%		
11	Education Loan			
	Loan Limit upto Rs.2.00 lac	11.60%	11.00%	On monthly rest
	limit up to Rs.4.00 lac	11.60%		
	Above Rs. 4.00 Lac to 7.50 lac	11.60%		
	Above Rs. 7.50 lac	11.55%	11.10%	On monthly rest
12	Advance Against TDR	1% Above	1.50% Above	On monthly rest
13	Advance TDR (3rd party)	2% Above	2.00% Above	On monthly rest
14	Advance KVP/NSCs/. LIC policy etc.	11.20%	11.00%	On monthly rest

Please Note that the Interest Rate will be compounded at monthly rest in all cases except Crop loans. All concerned are advised to strictly adhere to the above Rate of Interest and act accordingly.


30.05.2020
General Manager.