

OFFICE OF THE JAMMU CENTRAL CO-OPERATIVE BANK Ltd;
SEHKARI BHAWAN, RAIL HEAD COMPLEX
JAMMU

INTEREST RATE STRUCTURE FOR LOANS & ADVANCES w.e.f 01.06.2016

Scheme	Interest Rate (Applicable MCLR+Spread)	Fixed / Floating
Agriculture & Allied Activities/ Agri Term Loans / Commercial Floriculture and other allied activities		
Up to Rs. 2.00 lacs	9.95%	Floating
Above Rs. 2.00 lacs & up to Rs. 5.00 lacs	10.45%	
Above Rs. 5.00 lacs & less than Rs. 15.00 lacs	10.95%	
Short Term Credit Loan for growing crops		
To PACS (Primary Agri. Credit Societies)	6.00%	Fixed
To Kissan Credit Card Holders	7.00%	Fixed
Micro & Small Enterprises (including craft Dev.)		
Up to Rs. 2.00 lacs	12.45%	Floating
Above Rs. 2.00 lacs & less than Rs. 15.00 lacs	12.95%	Floating
Transport Loan (Commercial Vehicle Finance)		
Up to Rs. 2.00 lacs	12.60%	Fixed
Above Rs. 2.00 lacs & up to Rs. 10.00 lacs	12.85%	Fixed
Above Rs. 10.00 lacs.	13.35%	Fixed
Transport Loan (2nd Hand Vehicle)		
For a period up to 4 years	13.85%	Fixed
For a period exceeding 4 years	14.35%	Fixed
Retail Trade		
Up to Rs. 2.00 lacs	12.45%	Floating
Above Rs. 2.00 lacs	12.95%	Floating
Cash Credit Limits		
Up to Rs. 2.00 lacs	12.45%	Floating

Above Rs. 2.00 lacs	12.95%	Floating
Mortgage loans against immovable property (Term Loan with specific activity)		
Up to Rs. 2.00 lacs	12.45%	Floating
Above Rs. 2.00 lacs	12.95%	Floating
Passenger buses for Schools / Educational institutions		
For a period up to 7 years	13.10%	Fixed
For a period exceeding 7 years	13.85%	Fixed
Car Loans (Fresh Cars)		
For general public	10.60%	Fixed
For Companies & Firms	11.10%	Fixed
Car Loans (Fresh Cars)		
For general public	10.20%	Floating
For Companies & Firms	10.70%	Floating
Two wheeler loans under fixed interest rate option		
For a period up to 3 years	10.85%	Fixed
For a period above 3 years	11.35%	Fixed
Two wheeler loans under floating interest rate option		
For a period up to 3 years	10.45%	Floating
For a period above 3 years	10.70%	Floating
Scooty Finance Scheme for Girls / Ladies	10.85%	Fixed
Other Consumer Loans (Fixed)		
For Salaried State / Central Govt. Employees	12.35%	Fixed
For Others	13.10%	Fixed
JCC Bank Solar Lighting & Photo Voltaic Finance	11.60%	Fixed
Passenger Bus / Minibus (For Doda, Bhandarwah & Kishtwar)		

Up to Rs. 2.00 lacs	10.60%	Fixed
Above Rs. 2.00 lacs & up to Rs. 10.00 lacs	11.10%	Fixed
Above Rs. 10.00 lacs.	11.60%	Fixed
JCC Bank Construction Equipment Finance		
Less than Rs. 15.00 lakhs	12.45%	Floating
15 lakh and above	13.45%	Floating
Loans under Saral Sohuliat Scheme		
General Public (Govt. Employees, Employees of Govt. undertaking bodies).	12.60%	Fixed
Loans under Government Sponsored Schemes		
For all limits	12.20%	Floating
Centrally Sponsored schemes for integrated development of small Ruminants & rabbits		
Up to Rs. 2.00 lacs	10.70%	Floating
Above Rs. 2.00 lacs & up to Rs. 5.00 lacs	11.20%	Floating
Above Rs. 5.00 lacs	11.70%	Floating
Housing Loans		
Up to Rs. 25.00 lacs	9.45%	Floating
Loans and Advances to Commercial Complexes		
Less than Rs. 15.00 lakhs	12.70%	Floating
15 lakh and above	13.70%	Floating
Loans to land lords for construction of premises for Bank's use		
Up to Rs. 20.00 lacs	14.85%	Fixed
Above Rs. 20.00 lacs	15.35%	Fixed
Clean overdrafts		
TOD	15.95%	Floating
Loans against the security of:		
Life Insurance policies, Postal securities, (NSCs, KVPs) and other permitted Govt. Securities	13.60%	Fixed

Share/convertible debenture and other equity linked permitted securities	16.10%	Fixed
Loan against Bank's own Term Deposit		
Loans upto 90% inclusive of interest	2% over applicable rate	

Note:- In case of fixed rate option, the interest rate will remain fixed for entire tenor of loan.