

THE HISAR CENTRAL COOPERATIVE BANK LTD; HISAR.

Rate of Intt. paid on deposits and received on loans and cash credit as on 31.03.2026

DEPOSITS.

Sr.#	Type of Account.	Existing		Revised Intt. rates		Revised rates applicable w.e.f.
		Upto 1.00 lakhs	Above Rs.1.00 lakh (on incremental amt.	Upto 1.00 lakhs	Above Rs.1.00 lakh (on incremental amt.	
1.	Saving Bank deposits	3.00 %	3.00%	3.00%	3.00%	01.09.2025
2.	Term deposits.	Upto 2.00 crores		Upto 2.00 crores	Revised rate applicable w.e.f.	
	7 days to 14 days.	3.50%		3.50%		01.09.2025
	15 days to 45 days.	3.80%		3.80%		01.09.2025
	46 days to 90 days.	4.60%		4.60%		01.09.2025
	91 days to 179 days.	4.90%		4.90%		01.09.2025
	180 days but less than 1 year	5.80%		5.80%		01.09.2025
	1 year to less than 2 yrs.	7.50%		7.25%		01.09.2025
	2 yrs to less than 3 yrs.	7.00%		7.00%		01.09.2025
	3 yrs to 5 yrs.	7.00%		7.00%		01.09.2025
	Above 5 years.	7.00%		7.00%		01.09.2025
	P.F.	7.00%		7.00%		01.09.2025

RATE OF INTEREST ON LOANS AND ADVANCES.

Sr.#	Type of loans/Advances.	Intt. to be charged by CCB to PACS.	To ultimate borrower.
1.	S.T. Agriculture.	5.50%	7.00%
2.	Petty Shop-keeper	13%	15%
3.	Rural Artisans.	13%	15%
4.	S.T. Consumption.	13%	15%
5.	M.T. Agriculture.	12%	14%
6.	M.T. IRDP/SGSY.	12%	14%
7.	S.H.G.	12%	14%
8.	Cash credit Fertilizer	15%	15%
9.	NFF/Farm Sector Advances.		
a)	i) Upto Rs. 50000/-		13%
	ii) Rs. 50001 to less than Rs. 2.00 lacs.		14%
	iii) Rs. 2.00 lacs to less than 5.00 lacs.		14%
	iv) Rs. 5.00 lacs and above.		14%
b)	Cash Credit Limit under NFF & Farm Sector		
	i) Below Rs. 2.00 lacs		13.80%
	ii) Rs. 2.00 lacs to less than Rs. 5.00 lacs.		13.80%
	iii) Rs. 5.00 lacs and above.		13.80%
c)	Rural Housing		
	i) Upto Rs. 100000/-to less than 500000/- (Others)		12%
	ii) Rs. 500001/- and above.(Others)		12%
	iii) Rs. 100000 to less than 500000/- (Staff)		9%
	iv) Rs. 500001/- and above. (staff)		9%
d)	Loan against property		12.90%
10.	Loan against NSC/FD/Term deposits.		
	i) Individuals	1% above intt. earned by the depositor on NSCs.	
	ii) Bank Staff.	½% above intt. earned by the depositors on NSCs.	

11.	M.T. loan Consumer durable/Personal loan.		
	i) Bank staff		9%
	ii) Other Individuals.		
	CIBIL score 800 & or salary with CB.Hisar.		12%
	CIBIL Score 700 & below 800.		12.70%
	CIBIL Score 600 & below 700		13.20%
	CIBIL Score below 600		Not accepted
	CIBIL Score (0 to -1)		12.70%
	CIBIL Score (1 to 5)		12.70%
	Outsource-1 (Salary with CB)		13%
	Outsource-2 (Salary with other banks)		15%
12.	C.C.all types & other short term loans, S.T. industrial, Fertilizer etc. (Excluding RCC)		15%
13.	R.C.C. to farmers		13%
14.	Cash Credit limit/Over-draft to employees.		9%
15.	Vehicle Loan to others		
	CIBIL Score 800 and above & (0 to 5)		10.00%
	CIBIL Score 700 and below 800		10.25%
	CIBIL Score 600 and below 700		11%
	CIBIL Score below 600		Not accepted
16.	Vehicle loan for CB. employees & other Govt.employees		
	CIBIL Score 800 and above & (0 to 5)		9%
	CIBIL Score 700 and below 800		10.20%
	CIBIL Score 600 and below 700		10.50%
	CIBIL Score below 600		Not accepted
17.	Education loan		8%

Note: 1. Revised interest rate are applicable w.e.f. 01.09.2025 & 19.07.2025 on all types loan outstanding.
2. Penal interest will be charged @ 5% on S.T. Agri.loans to PACS.
3. Penal interest will be charged @ 3% on all types loans to PACS (Excluding S.T.Agri.) & others direct loans.

General Manager.