

THE HARYANA STATE CO-OPERATIVE APEX BANK LTD;

(A Scheduled Bank)

S.C.O. No.78-80, BANK SQUARE, SECTOR 17-B, P.B. NO.7, CHANDIGARH

Phone No.: 0172-2572952, 2572941

e-Mail : tme@harcobank@gmail.com

From

Managing Director,

The Haryana State Coop. Apex Bank Ltd.,

Chandigarh.

To

All Branch Managers/In-charge,

The Haryana State Cooperative Apex Bank Ltd.,

Chandigarh and Panchkula.

Memo No. TME Cell/2022-23/ 12 88

Dated: 17/03/2023

Subject:

Regarding Revision of Rate Interest on House Building Loan, Car Loan and Personal

Loan Scheme.

This is for your information that ALCO Committee in its meeting held on 14.03.2023 has decided to increase the existing rate of interest on House Building Loan, Car Loan and Personal Loan, i.e. 0.35%, 0.30% and 0.25% respectively for public and staff member, w.e.f. 20.03.2023.

Type of loan	Existing rate of interest (%p.a.)		Revised rate of interest (%p.a.)	
	Public	Staff	Public	Staff
1. House Building Loan	8.50 %	8.25 %	8.85 %	8.60 %
2. Car Loan				
CIBIL Score:	8.40 %	8.15%	8.70 %	8.45%
800 & above				
700 & below 799	8.65 %	8.40%	8.95 %	8.70%
600 & below 699	9.15%	8.65 %	9.45%	8.95 %
Below 600	Not accepted			
Score (0 to -1)	9.15%	9.15%	9.45%	9.45%
Score (1 to upto 5)	9.15%	9.15%	9.45%	9.45%
Old car (staff)	Nil	11.15%	Nil	11.45%
3. Personal Loan				
CIBIL Score:	10.75 %	9.00 %	11.00 %	9.25 %
800 & above				
700 & below 799	11.00 %	9.25 %	11.25 %	9.50 %
600 & below 699	11.25 %	9.50 %	11.50 %	9.75 %
Below 600	Not accepted			
Score (0 to -1)	11.50 %	10.50 %	11.75 %	10.75 %
Score (1 to upto 5)	11.50 %	10.50 %	11.75 %	10.75 %

Note: All other terms and conditions will remain unchanged.

Textile Engineer

Endst. No. TME Cell/2022-23/ 1289 to 1291

Dated: 17/03/2023

A copy of the above is forwarded for information and necessary action to:-

- 1. G.M., Banking, Apex Bank Ltd; Chandigarh.
- 2. Principal (STC), Apex Bank, Sector-2, Panchkula.
- 3. Manager, EDP Cell, Apex Bank Ltd; Chandigarh.

Textile Engineer