



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

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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/2023-24/

Dated :

Subject: Regarding Revision of Interest Rate on House Building Loan Scheme and Personal Loan.

This is for your information that ALCO Committee in its meeting held on 29.09.2023 has decided to decrease the existing rate of interest on House Building Loan and Personal Loan, i.e. 0.60% and 1.00% respectively for public and staff member, w.e.f. 10.10.2023.

Type of loan	Existing rate of interest (%p.a.)		Revised rate of interest (%p.a.)	
	Public	Staff	Public	Staff
1. House Building Loan	8.85 %	8.60 %	8.25 %	8.00 %
1. Personal Loan				
CIBIL Score: 800 & above	11.00 %	9.25 %	10.00 %	8.25 %
700 & below 799	11.25 %	9.50 %	10.25 %	8.50 %
600 & below 699	11.50 %	9.75 %	10.50 %	8.75 %
Below 600	Not accepted			
Score (0 to -1)	11.75 %	10.75 %	10.75 %	9.75 %
Score (1 to upto 5)	11.75 %	10.75 %	10.75 %	9.75 %

Note:

- It was decided to give extra rebate @ 0.10 % on interest rate on loans under scheme Personal Loan for Govt. Employee, Housing Loan and Car Loan to women borrowers.
- All other terms and conditions will remain unchanged.

— Sd —
Textile Engineer

Endst. No. TME Cell/2023-24/ 759

Dated: 09/10/2023

✓ 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.

— Sd —
Textile Engineer