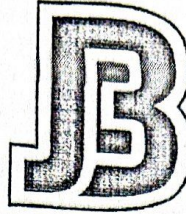


जोगिन्द्रा केन्द्रीय सहकारी बैंक मर्यादित
मुख्य कार्यालय: न्यू कथेड,
नज़दीक एच.आर.टी.सी. वर्कशॉप,
डा० चंबाघाट, सोलन, हि.प्र. -173213
दूरभाष: 01792-220305, 225690
फैक्स : 01792-222715
ई-मेल: loans @jccb.co.in



Jogindra Central
Cooperative Bank Ltd.
Head Office: New Kathed,
Near HRTC Workshop, PO Chambaghat,
Solan, District Solan H.P. -173213
Phone: 01792-220305, 225690
Fax: 01792-222715

Head office Circular No 245/15/2025/ Dated 19-09-2025

JCCB Festive Bonanza Offer-2025

Regarding :- JCCB Festive Bonanza Offer-Waiver Off of processing charges on Vehicle Loan including commercial Vehicle loans and reduction of processing charges by 50% on selected loan scheme.

On the eve of Navratras and Festival seasons, the Bank Management in order to enhance the loan portfolio of the bank has decided to grant benefit to the customers of the bank in form of waiver off of processing charges on Vehicle loan including Commercial Vehicle & reduction of processing charges by 50% on selected loan scheme w.e.f 22/09/2025 to 31/10/2025:-

Loan schemes selected for rebate are mentioned as under:-

Serial No	Name of the Loan Schemes	Waiver of Processing Charges
1	Personal Loans	No Processing Charges
2	Vehicle Loans including Commercial Vehicle	50% of Processing Charges
3	Loan Against Immovable Property	50% of Processing Charges
4	Gold Loan	50% of Processing Charges
5	House Loan	50% of Processing Charges
6	JCCB Consumption Loan for House Furnishing	50% of Processing Charges

Following benefits will be extended to the customers during the period:-

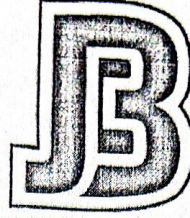
1. Processing Charges will be waived off on Vehicle Loan including Commercial Vehicle.
2. Processing Fees shall be half of the Current Processing Fees on Personal Loans, LAIP, Gold Loan, House Loan and JCCB Consumption Loan for House Furnishing.

From 22/09/2025 to 31/10/2025 all the above benefits will be available in above mentioned loan scheme only. It is further cleared that the benefits will be available on the following cases:-

1. Loan cases which are sanctioned /processed from 22/09/2025 to 31/10/2025.
2. The cases which are received for sanction in HO on or before 31/10/2025.
3. Loan cases sanctioned on or before 31/10/2025 and disbursed on or before 12/11/2025.

Further, loan cases which are processed before 22-09-2025 will not be eligible even though disbursement is made during 22/09/2025 to 31/10/2025. Similarly, loan cases sanctioned on or before 31/10/2025 but disbursed after 12/11/2025 will also not eligible for benefit under the scheme.

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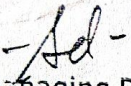


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1. All the branches shall give wide publicity to the concessions/offers during the festive season so as to enhance the loan portfolio.

Further, all the branches are directed to give wide publicity to the concessions/offers during the festive season and accordingly are directed to organise at least 02 FDLCs (as already allotted vide letter no JCCB/MKT/FDLC/2025-26/6492-6528, Dated 22-08-2025) in their respective branches w.e.f 22/09/2025 to 31/10/2025.

Branch Managers are also directed to submit the progress report of loan sanctioned during this Festive Season w.e.f 22/09/2025 to 31/10/2025 to the Loan Section by 15/11/2025 which shall be reviewed by the Bank Management.

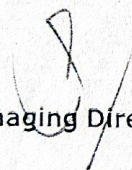

Managing Director

Endstt No/Loan Section/Festival Bonanza 7470-7511

Dated 19-09-25

Copy to:-

1. All the Branch Managers/In charges, Jogindra Central Cooperative Bank Ltd for information and compliance.
2. Section In charge, CBS Section at Head Office, Solan For Information And Necessary Action In Banking Application.


Managing Director