

जोगिन्द्रा केन्द्रीय सहकारी बैंक मर्यादित
मुख्य कार्यालय: न्यू कथेड,
नज़दीक एच.आर.टी.सी. बरकशॉप,
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
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Loan Circular 244/14/2025

Subject:- Regarding revision of rate of interest on Loan and Advances

Attention of the incumbents of the branches is drawn towards circular No-112, Dated 04-11-2022, 114 Dated 22-12-2022 & 229/2025, Dated 18-02-2025 vide which the interest rates for loan and advances were circulated amongst the branches. Keeping in view the current scenario in banking sector and emerging trends in the market it is observed that revision of interest on loan is important. Rates and Loans are revised as per the sheet annexed as Annexure-A.

The branches are advised to strictly adhere to revised rates.

The revised interest rates shall be effective from 18-09-2025 & shall be applicable on existing and future loans.

As the interest rates on various loan scheme have been reduced substantially which shall reduce profitability of the bank. Therefore, in order to compensate the same branches are advised to explore new avenues and improve their loaning portfolio so that the profitability margin is maintained.

- *Ad-*
Managing Director

Endstt No/JCCB/Loans/ROI - 7414-56

Dated:- 18-09-2025

1. All the Branch Managers, JCCB Ltd for information, record and compliance.

✓ 2. All the Section In charges at Head Office, Solan for information.

3. CBS Section, JCCB Ltd for information and uploading the same on CBS.

(Signature)
Managing Director

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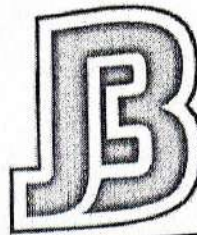


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Annexure -A

Sr No	Type	Segment	Slab	Revised Rate of Interest applicable from 04-11-2022		Revised Rate of Interest applicable from 26-12-2022			Revised Interest applicable from 18-09-2025		
				Society	Individual	Up to Rs 3.00 Lakh	Society	Individual	Up to Rs 3.00 Lakh	Society	Individual
1	Crop Loan/ST Agri /Kisan Credit Card	Cooperative Societies & Individuals	Up to Rs 3.00 Lakh	5.50	7.00	Up to Rs 3.00 Lakh	5.50	7.00	Up to Rs 3.00 Lakh	5.50	7.00
			Above Rs 3.00 Lakh	5.50	9.00	Above Rs 3.00 Lakh	5.50	9.00	Above Rs 3.00 Lakh	5.50	9.00
2	KCC Term Loan	Individuals		9.00		9.00			9.00		
3	MT Agriculture	All Borrowers		9.00		9.00			9.00		
4	PACS as MSC	PACs		4.00		4.00			4.00		
5	Floriculture	All Borrowers		9.00		9.00			9.00		
6	Irrigation Loan	Coop Soc. Union, Federation		9.00		9.00			9.00		
		Others inclusive Ind. associations, Boards, Corps, etc.		9.00		9.00			9.00		
7	Tractor Loan	Societies, Union, Federations		9.00		9.00			9.00		
		Others inclusive Ind. Association Boards, Corp. etc.		9.00		9.00			9.00		
		Commercial		9.00		9.00			9.00		
8	Agri Clinic/Agri Business Centre/Customer Hiring - Cum Service Centre	All Borrowers		9.00		9.00			9.00		
9	Direct Limit to Horticulturist	-DO-		9.00		9.00			9.00		
10	Sponsored cases under Schemes of NB/GOI/NHB etc (Inc. Rural Godown Loan Scheme)	All categories of eligible borrowers		10.00		10.00			9.00		
11	MT Non Agriculture	I/C Cooperative Societies & Individuals		10.00		10.00			9.00		
12	House Loan	All categories		8.50		9.00			8.90		

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13	Personal Loan	except staff Emp. of Board, Corp. Govt Individual etc	-	11.00	11.50	10.99
14(a)	Vehicle loan	All categories of borrowers for personal vehicle		8.25	8.50	8.00
		Commercial Purpose		9.00	10.00	9.50
14(b)	Vehicle loan for Old Car	Govt Employee	No Slab	10.00	10.00	10.00
15	Hotel/Motel Loan	All Categories of borrowers	No Slab	10.00	10.00	10.00
16	Self Employment /K &VIB/SGYS/SJ SRY Rural Housing /SC/ST Dev. Corp Corp & Women Dev Corp/SAMFEX (Non Farm)/MMSY/Subsi dy Linked schemes	All categories of eligible borrowers	Above Rs 5 Lakhs	11.50 for all categories	11.50 for all categories	11.00 for all categories
17	Term Loan/CC Limit /Working Capital Limits to Boards & Corps	Board & Corporation s etc	-	As negotiated by HO on case to case basis	As negotiated by HO on case to case basis	As negotiated by HO on case to case basis
18	Hiring of Bank accommodation	All categories of eligible borrowers		9.95	9.95	9.95
19	SHG/JLG CC & Term Loan	-		9.00	9.00	9.00
20	LABOD	Coop. Soc/Coop Institutions		0.50% higher than rate allowed on TD	0.50% higher than rate allowed on TD	0.25% higher than rate allowed on TD
		All other except staff	Upto Rs 50 Lakhs	0.50% higher on interest allowed on TD	0.50% higher on interest allowed on TD	0.25% higher on interest allowed on TD
			Above Rs 50 Lakhs			

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			Cash Credit Limits & against 3 rd party security	1.00% higher on interest allowed on TD	1.00% higher on interest allowed on TD	0.50% higher on interest allowed on TD
21	Loan against NSC/KVP/LIC Policy	All categories of borrowers including banks own staff	-	11.00	11.00	10.50
22	Cash Credit (Hypothecation Limit) and Working Capital Limits to traders	Coop Soc Union Federation	Upto Rs 5.00 Lakhs	10.00	10.50	9.75
			Above Rs 5.00 Lakhs	10.00	10.50	9.75
		Individuals		10.00	10.50	9.75
23	Cash Credit (Pledge) Limit	Coop Soc. Union Federations	Upto Rs 10.00 Lakhs	10.00	10.00	9.75
			Above Rs 10.00 Lakhs	10.00	10.00	9.75
		Individuals and Others	-	10.00	10.00	9.75
24	Cash Credit PDS/Fertilizer s and CC Marketing /CC Weavers /CC Clean	Coop Soc. Union Federations	Upto Rs 5.00 Lakhs	10.00	10.00	9.75
			Above Rs 5.00 Lakhs	10.00	10.00	9.75
		Individuals and Others		10.00	10.00	9.75
25	Swarajgar Credit Card			9.25	9.25	9.25
26	ICDP Loan			As per sanction letter	As per sanction letter	As per sanction letter
27	DEDS			11.00	11.00	11.00
28	Bank Staff	HBA		7.75	7.75	7.40
		Vehicle Loan		7.75	7.75	7.40

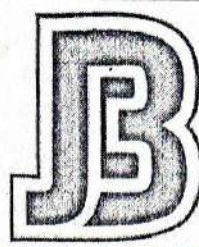
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		/Personal Loan						
		Vehicle Loan Old Car		7.95	7.95			7.40
		CC Limit		7.25% (Monthly Compounded)	7.25% (Monthly Compounded)			7.00(Monthly Compounded)
		LABOD	Staff on Rolls	0.25% higher than interest allowed on TD	0.25% higher than interest allowed on TD			0.25% higher than interest allowed on TD
		Retired Staff	Retired Staff	At PAR	At PAR			At PAR
		Education Loan	Staff on Roll	8.25	8.25			7.99
29	Loan Against Property	All categories of eligible borrowers		10.75	11.25			10.99
				10.75	11.25			10.99
30	NRLM/NULM	All categories of eligible borrowers		10.50	Loan o/s upto Rs 3.00 Lakh	7.00	Loan o/s upto Rs 3.00 Lakh	7.00
					Loan o/s Rs 3.00 Lakh to Rs 5.00Lakh	10.00	Loan o/s Rs 3.00 Lakh to Rs 5.00Lakh	10.00
					Loan o/s above Rs 5.00Lakh	10.50	Loan o/s above Rs 5.00Lakh	10.50
31	Working Capital loan for hospitality industry	All categories of eligible borrowers		11.00	11.00			11.00
32	Working capital loan for private Bus Operator	All categories of eligible borrowers		10.00	10.00			10.00
33	Gold Loan	All categories of eligible borrowers		Term Loan:9.00 Overdraft:9.00 Bullet Gold Loan :9.00	Term Loan:9.00 Overdraft:9.00 Bullet Gold Loan :9.00			Term Loan:9.00 Overdraft:9.00 Bullet Gold Loan :9.00
34	Street Vendor Atom Nirbhar Rtn Yojna	All categories of eligible borrowers		10.00	10.00			10.00
35	Working Capital Limits to * Transporters	All categories of eligible borrowers		11.00	11.00			10.75
36	Digital Shuksha Upkaran Rtn Yojna	All categories of eligible borrowers		9.00	9.00			9.00
37	Education Loan	All categories of eligible borrowers		9.00	9.00			8.75

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38	Two wheeler loan	except staff		10.00	10.00	9.75
		All categories of eligible borrowers except staff				
		Staff		8.00	8.00	7.40
39	Loan against salary			10.00	10.00	9.75
40	Loan to pensioners	All categories of eligible borrowers		11.00	11.00	10.75

Loan Sanctioned on or after 19-02-2025 but before 18-09-2025

Serial No	Type of Loan	CIBIL SCORE	Loan Sanctioned on or after 19-02-2025 but before 21-09-2025	Rate of Interest applicable from 18-09-2025
1	Vehicle loan to Individual	750+ and -1	8.50%	8.25%
		749-700	8.75%	8.50%
		699-650	9.00%	8.75%
2	Commercial Purpose	750+ and -1	10.00%	9.50%
		749-700	10.25%	9.75%
		699-650	10.50%	10.00%

Loan Sanctioned from 18-09-2025 CIBIL Based

1	House Loan	CIBIL SCORE	
		>800	8.50%
		750-799	8.75%
		700-749	9.00%
		699-650	9.25%
		Cibil Score -1/No History	9.00%
2	Vehicle Loan Individual/ Govt Employee (Including Two Wheelers)	CIBIL SCORE	
		>800	7.75%
		750-799	8.00%
		700-749	8.25%
		699-650	8.50%
		Cibil Score -1/No History	8.25%
3	Commercial Vehicle Loan	CIBIL SCORE	
		>800	9.25%
		750-799	9.50%
		700-749	9.75%
		699-650	10.00%
		Cibil Score -1/No History	9.75%

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4	Loan Against Salary	CIBIL SCORE	
		>800	9.00%
		750-799	9.25%
		700-749	9.50%
		699-650	9.75%
		Cibil Score -1/No History	9.50%
5	Personal Loan	CIBIL SCORE	
		>800	10.70%
		799-700	10.95%
		699-650	11.45%
		Cibil Score -1/No History	10.95%
6.	Loan Against Immovable Property and Cash Credit Limit Against Immovable Property	CIBIL SCORE	
		>800	10.50%
		750-799	10.75%
		700-749	10.99%
		699-650	11.25%
		Cibil Score -1/No History	10.99%

Note :-

- In case of default in repayment, penal interest shall be applicable as under :-
 - 5% p.a over and above the normal rate in case of KCC to Individuals.
 - 3% p.a over and above the normal rate in case of KCC to PACS.
 - 2% p.a over and above the normal rate in all the other type of loans.
- All rates shall be applied on monthly rest and compounded except KCC, MT Agriculture loans to PACS and loan to Bank Staff. In CC Limit 22, 23 & 24 Interest rate shall be applicable on daily compounded basis.
