

The Pali Central Co-operative Bank Ltd.

Rates at a Quick Glance

As on – 20.03.2024

Deposit Accounts						
Nature	Rate of Interest		Minimum Balance			
	Normal	Senior Citizen	Rural	Semi Urban	Urban	
Account						
1	Saving Bank A/c					
	Domestic					
	a.	With cheque book facility	3.00 %	3.50 %	1000	1000
	b.	Without cheque book facility	3.00 %	3.50 %	500	500
	c.	Basic Saving Bank Deposit	3.00 %	3.50 %	0	0
2	Term Deposit (As Applicable)					
	Domestic		Rate of Interest			
	Term Deposits (All Maturities)		Deposits less than 15 Lakhs		Deposits 15 Lakhs and above	
	07 days to 45 days		3.25 %		3.25 %	
	46 days to 90 days		4.25 %		4.25 %	
	91 days to 179 days		4.50 %		4.50 %	
	180 days to 01 year		5.50 %		5.50 %	
	More than 01 year up to 02 years		7.25 %		7.25 %	
	More than 02 years up to 03 years		7.00 %		7.00 %	
	More than 03 years up to 05 years		6.30 %		6.30 %	
	More than 05 years		6.30 %		6.30 %	

Loans						
		Loan Amount	Rate of Interest			
1	Housing Loan	15.00 lakh	12 %			
2	Self Help Group		12 %			
3	Mortgage Loan		14 %			
4	CC Traders	Up to 01.00 lakh	12 %			
		More than 01.00 lakh up to 4.99 lakh	13 %			
		05.00 lakh and above	14 %			
5	Kishan Kalyan Yojna	Up to 20.00 lakh	11.50 %			
6	Krishak Mitra Yojna	Up to 03.00 lakh	07.00 %			
7	Personal Loan					
	a)	Consumer Durable Loan				
	b)	Senior Citizen Loan Scheme				
	c)	Personal Loan Scheme	13 %			
	d)					

8	Vehicle Loan					
	a)	Two Wheeler Loans		13 %		
	b)	Three Wheeler Loans		13 %		
	c)	For New Cars		13 %		
	d)	For Old Cars		13 %		
9	Educational Loans	Up to 4.00 lakhs	4.00 lakhs up to 20 Lakhs			
		Repayable in _years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For students in India = 12 %
		12 %	12 %	12 %	12 %	For Studies Abroad =

Charges							
Fee Based Services							
1.	Lockers						
	Type of Locker	Metro/ Urban/Semi Urban			Rural		
		1 Yr	2Yrs	3 Yrs	1 Yr	2Yrs	3 Yrs
	Small	1000 + Gst	2000 + Gst	3000 + Gst	1000 + Gst	2000 + Gst	3000 + Gst
	Medium	2000 + Gst	4000 + Gst	6000 + Gst	2000 + Gst	4000 + Gst	6000 + Gst
	Large	4000 + Gst	8000 + Gst	12000 + Gst	4000 + Gst	8000 + Gst	12000 + Gst
2	Drafts/TT/MT						
	Issue	200.00 + GST					
	Cancellation	200.00 + GST					
3	Outstation cheque Collection	0.00					
4	NEFT Money Transfer	Inward = 0.00			Outward = 25.00 + GST		
5	RTGS Money Transfer	Inward = 0.00			Outward = 55.00 + GST		
6	Cheque return charges	Outward Returns			Inward Returns		
	For Savings Accounts	200.00 + GST			200.00 + GST		
	For Current, Overdraft Cash Credit Accounts	200.00 + GST			200.00 + GST		
	Dishonor of outstation/ local bills & cheques	200.00 + GST			200.00 + GST		
7	Cheque Book Issue	05.00 Rupees per leaf					
8	No Dues Certificate	100.00 + GST					