

**AMMCO BANK**

Adarsh Mahila Mercantile Cooperative Bank Ltd.

Loan/Credit Schemes and Interest Rate

A. Advance against Bank's Own Deposits:

Loans & Advances against Term Deposits standing in the name of Borrowers

Singly/jointly or as a guardian in case of Individual Borrowers :

No.	Value of FDR	Remaining period of Maturity	Margin %	Rate of Interest
1	Upto Rs. 10.00 Lakh	Upto 3 years	5	1% above FDR
		Above 3 Year to less than 5 Years	7.5	-do-
		5 Years & Above	15	-do-
2	Above Rs. 10.00 lakh to less than Rs. 25.00 lakh	Up to 3 years	5	0.75% above FDR
		Above 3 year to less than 5 years	7.5	-do-
		5 years & above	10	-do-
3	Above Rs. 25 lakh to Rs.50.00 lakh	Upto 3 years	5	0.40% above FDR rate.
		Above 3 years.	7.5	-do-
4	Above Rs.50.00 lakh	Up to 3 years	5	0.25% above FDR Rate
		Above 3 years.	7.5	-do-

Advance to borrowers against 3rd Party Term deposit standing in the name of individuals or entities other than individuals e.g. Partnership firm, Societies, Trust, Public / Private Limited companies.

No.	Value of FDR	Remaining period of Maturity	Margin %	Rate of Interest
1	Upto Rs. 15.00 Lakh	Upto 3 years	7.5	2% above FDR
		Above 3 Year to less than 5 Years	10	-do-
		5 Years & Above	20	-do-
2	Above Rs. 15.00 lakh to less than Rs. 30.00 lakh	Up to 3 years	5	2% above FDR
		Above 3 year to less than 5 years	7.5	-do-





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		5 years & above	10	-do-
3	Above Rs. 30 lakh to less than Rs.50.00 lakh	Upto 3 years	5	1.50% above FDR rate.
		Above 3 years	7.5	-do-
4	Rs. 50 lakh & above	Upto 3 years	5	0.80% above FDR
		Above 3 years	7.5	-do-

B. Loan against NSCs / KVPs, Gold & Life Insurance Policies:

SI No	Period for which Security has run	Margin		Rate of Interest
		VIII issue	IXth issue	
1	Less than 3 years	0.3	NA	9.50%
2	3 years to less than 5 years	0.25	0.4	-do-
3	Above 5 years	NA	0.3	-do-
Loan against Life Insurance Policy of company registered with IRDA				
1	(Maximum period of loan is 5 Years or upto maturity of policy)	20% of latest Surrender Value		9.50%
Advances against Gold / Silver Ornaments and GOLD / Silver coins				
1	(Min 0.10 lakh & upto Rs. 15.00 lakh) Repayment period – Bullet repayment- 12 Months.	30%of value of gold and 45% of value of Silver assessed by bank approved shroff and that to be match with last 30 days average Price of Gold reported by gold bullion & Jewellery association of India i.e ‘IBJA’ or current price of Gold (Whichever is lower). CIBIL Score- 700 & above.		9.50%- Gold 10.00% - Silver
		CIBIL Score below 700		11.00%- Gold 12.00%- Silver

To know more, Please Contact us at 96900-124-32 / 34 / 27 / 35 / 36 / 37

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C . Housing Loan (Purchase, Construction, Repair and Renovation) :-

No.	Income (As per ITR) & Cibil Score	Revised- Rate of interest (with Fixed Option)	
		Salaried	Non-Salaried
1	Income above Rs. 7.50 Lakh		
	CIBIL Score above 800	8.50%	8.90%
	CIBIL Score above 750	9.00%	9.25%
	CIBIL Score above -700 to less than 750	9.40%	9.60%
	CIBIL Score below 700 to 650	10.50%	11.50%
	Others	13.00%	13.50%
2	Income below Rs. 7.50 lakh		
	CIBIL Score above 750	9.40%	10.25%
	CIBIL score -700 to less than 750	10.25%	11.75%
	CIBIL score below 700 to 650.	11.25%	12.25%
	Others	13.25%	13.75%
3	Where no formal proof of income & or documentary evidences to establish income	-----	14.75%

D. Car Loan

No.	Income (As per ITR) & CIBIL Score	Revised - Rate of interest (Fixed option)	
		Salaried	Non- Salaried
1	Income above Rs.7.50 Lakh		
	1. CIBIL Score above 750	Govt Emp-8.75% Others-8.85%	9.15%
	2. CIBIL Score above 700 to less than 750	9.20%	9.40%
	3. CIBIL Score below 700 to 650	10.00%	10.25%
	- others	11.00%	11.10%
2	Income below Rs. 7.50 lakh		
	1. CIBIL Score above 750	9.40%	9.50%
	2. CIBIL Score above -700 to less than 750	9.70%	10.10%
	3. CIBIL Score below 700 to 650	10.95%	11.35%
	4. Others	11.75%	12.25%.
3	Where no formal proof of income & or documentary evidences to establish income not available	NA	14.00%

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4	For Corporate borrowers	NA	9.50%
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E. Term Loan against Ware House Receipts: -

No.	Category	Rate of Interest (Revised) (L&A Cir 19/25 Dt 17.02.26)
1	Firms & Companies registered with the Mandi Committee having past good repayment record with our bank plus turnover of above Rs. 10.00 Crore during last FY (shown in ABS).	10.00%
2	Firms & Companies registered with the Mandi Committee having past good repayment record with our bank plus turnover of above Rs. 7.50 Crore during last FY (shown in ABS).	10.20%
3	Firms & Companies registered with the Mandi Committee having past good repayment record with our bank plus turnover of above Rs. 2.50 Crore during last FY (shown in ABS).	10.30%
4	Firms & Companies registered with the Mandi Committee having past good repayment record with our bank plus turnover of below Rs.2.50 Crore during last FY (shown in ABS).	11.10%
5	Firms & Companies registered with Mandi Committee, not having past record with our bank	12.20%
6	Other individuals, unregistered firms	13.00%

F. Term Loan / WCTL & Cash Credit (MSME).

No.	Particular	For WC & WCTL	For Term Loan
1	Net Profit Rs. 5.00 Lakh & Above & Turnover > Rs.2.00 Crore (As per GST return with the same activity)	9.90%	10.20%
2	Net Profit Rs. 5.00 Lakh & Above & Turnover > Rs.1.00 Crore & above (As per GST return with the same activity)	10.10%	10.40%
3	Net Profit Rs. 5.00 Lakh & Above & Turnover > Rs.0.50 crore & above (as per GST return of the same activity)	10.70%	10.90%
4	Turnover < 0.50 crore (As per GST Return of same activity)	11.60%	11.90%
5	Others- Audited B/sheet is available.	13.00%	13.00%
	Audited B/sheet not available	14.00%	14.50%

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G. Loan against Property: -

No.	Particular	Business Needs	Personal Needs
	Term loan & OD	Term loan & OD	Term loan & OD
1	CIBIL score above 750 & income above Rs.5.50 lakh	11.25%	11.75%
2	CIBIL Score 700 to 749 & income above Rs.5.50 lakh	11.75%	12.70%
3	Others	13.25%	14.25%
4	Others- where no formal proof of income & no documentary evidences to establish income not available & / or area of IP is more than 50 sq yard	14.75%	15.25%
5	Others- where no formal proof of income & no documentary evidences to establish income not available & / or area of IP is less than 50 sq yard	15.25%	15.50%

**H. Advance to Professional & self Employed
(i.e. Doctors, Advocates, Architects, CAs etc).**

1	CIBIL Score above 750	9.50%
2	CIBIL Score 700 to less than 750	10.50%
3	CIBIL score less than 700	12.50%

Others :-

No.	Name of the scheme	Rate of interest Effective
1	Lury Scheme	Scheme not effective / Discontinued
2	JLG Scheme	22.50%
3	SRTO- (Without Collateral) (With Collateral)	24% 14%
4	Loan for battery of SRTO (E-rickshaw)	26%
5	Personal Loan (Agt Salary / Pension) (Salary / Pension routed through our bank)	15%
	(ii) Personal Loan – Backed by Collateral as FDR.	FDR + 2%
	(iii) Personal loan – backed by Tangible Collateral – Personal Guarantee of repute.	11.00%

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	(iv) Personal loan – backed by assured repayment (lease rent) / Certified security.	9.50%
6	Two-Wheeler	15.00%
7	Advances to weaker Section- Specially Women	15% to 18% (Based on existing earning structure)

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