

THE GOA STATE CO-OPERATIVE BANK LTD.

(Scheduled Bank)

Head Office "SAHAKAR SANKUL", Patto Plaza, EDC Complex, Panaji-Goa

2:0832-2437641-45 email: <u>gscbpro@gscbgoa.in,gscbloans@gscbgoa.in</u> website: <u>www.gscbgoa.in</u>

BANK WITH A MISSION

LOANS FACILITIES PROVIDED BY THE BANK		
	ST KCC (Kissan Credit Card) LOAN	
	Loan limit up to : 3,00,000.00	@7.00% p.a.
2 × 1	Loan above : 3,00,000.00	@12.50% p.a
	Repayment period: 5 years with annual review	
. 7	AGRICULTURE LOAN	
	 ST KCC Loan for PACS ST / MT Loan for PACS ST / MT Loan for Individual & Others LT Loan Agri.(Land Development,Poly house,Fencing,New Plantation,etc) ➔ For loan up to300000/- NABARD Interest subvention @3.00% to borrowers for Regular repayment 	@5.00%p.a. @7.00% p.a. @10.00%p.a @10.00%p.a.
	➔ For loan upto Rs.500000/- Interest subsidy to borrowers from	
	Government of Goa for Regular repayment.	
10 20 000 00	GOLD LOAN (3,200.00 per gram)	
	ST Loan limit up to : 5,00,000/- Repayment period: Max.12 months / 3 years MT Loan(EMI mode) limit up to : 10,00,000/- Repayment period: Max.36 months / 3 years	@10.00% p.a. @10.00% p.a.
HOUSING LOAN	HOUSING LOAN Loan limit up to : 75,00,000/- Repayment period: Max. 300 months / 25 Years	@8.50% p.a.
	Zero Processing fees	•
	SHG LOAN Loan limit up to : 3,00,000.00 Loan above :3,00,000.00 Repayment period: Max. 60 months / 5 Years	@9.00% p.a @10.00% p.a
	JOINT LIABILITY GROUP LOAN Loan limit up to : 3,00,000.00 Loan above :3,00,000.00 Repayment period: Max. 60 months / 5 Years	@9.00% p.a. @10.00% p.a.
	TOURIST TAXI/RENT A CAB/GOODS CARRIER etc. Loan limit up to : 2,00,000/- Loan above: 2,00,000/- to 5,00,000/- Loan above: 5,00,000/- to 10,00,000/- Loan above: 10,00,000/- to 40,00,000/- Repayment period: Max. 120 months / 10 Years Zero Processing fees	@10.00% p.a. @10.25% p.a. @10.50% p.a. @11.00% p.a.

	CADIOAN	1
	CAR LOAN Loan limit up to : 40,00,000/- Repayment period: Max. 84 months / 7 Years Zero Processing fees	@8.50% p.a.
	TWO WHEELER LOAN Repayment period: Max. 60 months / 5 Years Zero Processing fees	@8.50% p.a.
	DEDSONAL LOAN	
	PERSONAL LOAN	
	Loan limit up to : 5,00,000/- Loan above: 5,00,000/- to 20,00,000/- Repayment period: Max. 180 months / 15 years	@10.50% p.a. @11.00% p.a.
	EDUCATION LOAN	
	For Higher Edu: 15 lakhs: upto 10 years(With Salary	@10.00%
	Ded) For Technical/Professional:25 Lakhs upto 15 years(With collateral security) Minimum amount Rs. 1,00,000/-	@10.50%
	PERSONAL LOAN TO PENSIONERS	
	Loan limit up to : 5,00,000/- Repayment period: Max. 24 months / 2 Years	@11.00% p.a.
	→No surety, processing fee & drawing regular Pension	
	Through GSCB Br. PURCHASE OF SHOPS/EXPANSION OF	
SHAP	BUSINESS	
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	Loan limit up to : 2,00,000/-	
	Loan above: 2,00,000/- to 10,00,000/- Loan above: 10,00,000/- to 40,00,000/-	@ 9.5% @ 10.00%
	MORTGAGE LOAN	@ 10.00%
<u>en</u>	Loan limit up to :40,00,000/-	@11.00% p.a.
	Repayment period: Max. 120 months / 10 Years	-
	COMMERCIAL REAL ESTATE –	
	RESIDENTIAL HOUSING(CRE-RH)	
	Loan limit upto 2 cr	@11% p.a.
	Loan limit above 2 cr to 5 cr	@12% p.a.

For more details, Contact Nearest Branch

Website www.gscbgoa.in

*Terms & Conditions Apply