

THE GOA STATE CO-OPERATIVE BANK LID.

(Scheduled Bank)

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

LOANS FACILITIES PROVIDED BY THE BANK			
	BANK WITH A MISSION ST KCC (Kissan Credit Card) LOAN		
	Loan for PACS For individual up to : 3,00,000.00 Loan above : 3,00,000.00 Repayment period: 5 years with annual review	@5.00%p.a. @7.00% p.a. @12.50% p.a	
	AGRICULTURE LOAN MT/ LT Loan for PACS MT / LT 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 → For loan upto Rs.500000/- Interest subsidy to borrowers from Government of Goa for Regular repayment.	@9.50% p.a @10.00%p.a @10.00%p.a.	
	GOLD LOAN (5000/- per gram)* ST Loan limit up to : 5,00,000/- Repayment period: Max.12 months MT Loan (EMI mode) limit up to : 10,00,000/- Repayment period: Max.36 months / 3 years	010.00% p.a. 010.00% p.a.	
HOUSING LOAN	HOUSING LOAN Loan limit up to : 75,00,000/- Repayment period: Max. 300 months / 25 Years Processing fees maximum Rs.10000/-* SHG LOAN	@8.50% p.a.	
	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. 84 months / 7 Years	010.00% p.a. 010.25% p.a. 010.50% p.a. 011.00% p.a.
CAR LOAN Loan limit up to : 40,00,000/- Repayment period: Max. 84 months / 7 Years Processing fees Rs.2000/-	@8.50% p.a.
TWO WHEELER LOAN Repayment period: Max. 60 months / 5 Years	@8.50% p.a.
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 Ded) For Technical/Professional: 25 Lakhs upto 15 years (With collateral security) Minimum amount Rs. 1,00,000/-	@10.00% @10.50%
PERSONAL LOAN TO PENSIONERS Loan limit up to :3,00,000/- Repayment period: Max. 24 months / 2 Years No surety, processing fee & drawing regular Pension through GSCB Br.	@11.00% p.a.
PURCHASE OF SHOPS/EXPANSION OF BUSINESS 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% @ 9.50% @ 10.00%
MORTGAGE LOAN Loan limit up to :40,00,000/- Repayment period: Max. 120 months / 10 Years	@11.00% p.a.
COMMERCIAL REAL ESTATE -RESIDENTIAL HOUSING(CRE-RH) Loan limit upto 2 crore Loan limit above 2 crore to 5 crore	011% p.a. 012% p.a.

For more details, Contact Nearest Branch

Website <u>www.gscbgoa.in</u> *Terms & Conditions Apply