


	<p><u>ST KCC (Kissan Credit Card) LOAN</u></p> <p>Loan for PACS For individual up to : 3,00,000.00 Loan above : 3,00,000.00 Repayment period: 5 years with annual review (Collateral Security free upto Rs.2.00 lakh)</p>	<p>@5.00%p.a. @7.00% p.a. @10.00% p.a</p>
	<p><u>AGRICULTURE LOAN</u></p> <p>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 to 300000/- 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. (Collateral Security free upto Rs.2.00 lakh)</p>	<p>@9.50% p.a @10.00%p.a @10.00%p.a.</p>
	<p><u>Loan for Solar Scheme</u></p> <p>1.Upto 3 KW –Loan Amt UP to Rs. 2.00 lakh 2.3KW-10KW –Loan Amt Over Rs.2.00 lakh to Rs.10.00 lakh 3.Above 10KW- Loan Amt over Rs.10.00 lakh</p>	<p>@ 8.50% p.a. @ 9.00% p.a. @ 10.00%p.a.</p>
	<p><u>HOUSING LOAN</u></p> <p>Loan limit up to : 75,00,000/- Repayment period: Max. 300 months / 25 Years Processing fees maximum Rs.10000/- (Only One Share of Rs. 1000/-)</p>	<p>@8.50% p.a. under floating Rate - @8.00 p.a.% *</p>
	<p><u>SHG LOAN</u></p> <p>Loan limit up to : 3,00,000.00 Loan above :3,00,000.00 Repayment period: Max. 60 months / 5 Years SHG Registered under DRDA Loan up to Rs.3.00 lakh Above Rs.3.00 lakh</p>	<p>@9.00% p.a @10.00% p.a @7.00% p.a. @10.00% p.a.</p>
	<p><u>JOINT LIABILITY GROUP LOAN</u></p> <p>Loan limit up to : 3,00,000.00 Loan above :3,00,000.00 Repayment period: Max. 60 months / 5 Years</p>	<p>@9.00% p.a. @10.00% p.a.</p>
	<p><u>PURCHASE OF SHOPS/EXPANSION OF BUSINESS</u></p> <p>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/-</p>	<p>@ 9.00% p.a. @ 9.5% p.a. @ 10.00%p.a.</p>
	<p><u>TOURIST TAXI/RENT A CAB/GOODS CARRIER etc.</u></p> <p>Loan limit up to : 2,00,000/-</p>	<p>@10.00% p.a.</p>

	<p>Loan above: 2,00,000 to Rs. 40,00,000/- Repayment period: Max. 84 months / 07 Years</p>	<p>@10.50% p.a.</p>
	<p><u>EDUCATION LOAN</u> 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/-</p>	<p>@10.00% p.a. @10.50% p.a.</p>
	<p><u>GOLD LOAN (7,000.00 per gram)*</u> Gold Loan for Agriculture under KCC Upto Rs.3,00,000/- Above Rs.3,00,000/- ST Loan limit up to :10,00,000/- Repayment period: Max.12 months MT Loan(EMI mode) limit up to : 10,00,000/- Repayment period: Max.36 months / 3 years</p>	<p>@7.00% @8.50% @09.00% p.a.</p>
	<p><u>CAR LOAN</u> Loan limit up to : 40,00,000/- Repayment period: Max. 84 months / 7 Years Processing fees Rs.2000/- Only One Share of Rs.1000/- Interest during festival period at 8%</p>	<p>@8.50% p.a.*</p>
	<p><u>TWO WHEELER LOAN</u> Repayment period: Max. 84 months / 7 Years</p>	<p>@8.50% p.a.*</p>
	<p><u>PERSONAL LOAN TO PENSIONERS</u> Loan limit up to : 3,00,000/- Repayment period: Max. 24 months / 2 Years <input type="checkbox"/>No surety, processing fee & drawing regular Pension through GSCB Br.</p>	<p>@11.00% p.a.</p>
	<p><u>MORTGAGE LOAN</u> Loan limit up to :40,00,000/- Repayment period: Max. 120 months / 10 Years</p>	<p>@11.00% p.a.</p>
	<p><u>COMMERCIAL REAL ESTATE – RESIDENTIAL HOUSING(CRE-RH)</u> Loan limit upto 2 crore Loan limit above 2 crore to 5 crore</p>	<p>@11.00% p.a. @12.00% p.a.</p>

	<p><u>LOAN TO DIVYANGJAN</u> For Self Employment Loan limit upto Rs.50,000/- Loan limit above Rs.50,000/- to 5,00,000/- Loan limit above Rs.5,00,000/- to 15,00,000/- Loan limit above Rs.15,00,000/- to 30,00,000/- Loan limit above Rs.30,00,000/- to 40,00,000/- Education Loan Loan limit up to :40,00,000/-</p>	<p>@5.00% @6.00% @7.00% @8.00% @9.00% @4.00%</p>
	<p><u>PM STREET VENDOR /ATMANIRBHAR NIDHI</u> 1ST Stage Rs.10000/- 12 Months 2nd Stage Rs.20000/- 18 Months 3rd Stage Rs.50000/- 36 Months No Surety Required.</p>	<p>10.50%</p>
	<p><u>MT LOAN UNDER NULM(National Urban Livelihoods Mission)</u> Maximum loan of Rs.200000/- in 60 months</p>	<p>10.50%</p>
	<p><u>MT /CC TO SALARY EARNERS SOCIETY</u> Eligibility loan period is 84,96 Months</p>	<p>9.00%</p>
	<p><u>MT LOAN TO KVIB (Khadi and Village Industries Board)</u> Maximum Loan of Rs.200000/-to Rs.1000000/-</p>	<p>9.50%</p>
	<p><u>MT/LT LOAN TO PURCHASE OF PLOT</u> Maximum Loan limit is Rs.2500000/- 85% of Purchase Price or valuation of Plot whichever is less Two Guarantor acceptable Maximum loan period is 120 months.</p>	<p>10.00%</p>
	<p><u>MT LOAN TO NAP (HOUSE REPAIR)</u> Panchayat NOC required for loan Loan upto Rs.250000/- 50% security required (Any type of security will be acceptable)</p>	<p>11.00%</p>
	<p><u>SHORT TERM OVERDRAFT AGAINST PROPERTY</u> Maximum loan limit is Rs.4000000/-or 50% of distress value of property</p>	<p>11.00%</p>
	<p><u>MT/LT LOAN TO THRIFT CO-OP.ASSOCIATION</u></p>	<p>9.00%</p>

	<p><u>MT LOAN NON-AGRI PRIORITY</u></p> <p><u>For Business purpose having saving/Current account(upto Rs.500000/- only)</u></p> <p><u>Upto Rs.100000/- Hyp.of Stock and security 10% of loan amount or RD per month of RS.2000/-</u></p> <p><u>Upto Rs.100000/- to Rs.200000/- (Hyp.of Stock and security 10% of loan amount or RD per month of RS.3000/-</u></p> <p><u>Above Rs.200000/- to Rs.300000/- (Hyp.of Stock and security 10% of loan amount or RD per month of RS.4000/-</u></p> <p><u>Over Rs.300000/-to Rs.500000/-(Hyp.of Stock and security 15% of loan amount or RD per month of RS.6000/-</u></p> <p><u>HCC LOAN FOR BUSINESS PURPOSE</u></p> <p><u>Upto Rs.100000/- (Hyp.of Stock and security 10% of loan amount or RD per month of RS.2000/-</u></p> <p><u>Above Rs.100000/-to Rs.200000/-(Hyp.of Stock and security 10% of loan amount or RD per month of RS.3000/-</u></p> <p><u>Upto Rs.200000/-to Rs.300000/-(Hyp.of Stock and security 10% of loan amount or RD per month of RS.4000/-</u></p> <p><u>Above Rs.300000/-to Rs.500000/-(Hyp.of Stock and security 15% of loan amount or RD per month of RS.6000/-</u></p> <p><u>All above loan two sureties required.</u></p>	11.00%															
	<p><u>LOAN TO PURCHASE 2ND HAND VEHICLE/MACHINERT/VESSEL</u></p> <p><u>Compulsory reffer this formula</u></p> <table border="1" data-bbox="375 2171 1133 2378"> <tr> <td><u>Upto 1 year old vehicle</u></td> <td><u>75%</u></td> <td><u>500000/-</u></td> </tr> <tr> <td><u>1 to 2 years</u></td> <td><u>70%</u></td> <td><u>400000/-</u></td> </tr> <tr> <td><u>2 to 3 years</u></td> <td><u>60%</u></td> <td><u>300000/-</u></td> </tr> <tr> <td><u>3 to 4 years</u></td> <td><u>55%</u></td> <td><u>250000/-</u></td> </tr> <tr> <td><u>4 to 5 years</u></td> <td><u>50%</u></td> <td><u>200000/-</u></td> </tr> </table>	<u>Upto 1 year old vehicle</u>	<u>75%</u>	<u>500000/-</u>	<u>1 to 2 years</u>	<u>70%</u>	<u>400000/-</u>	<u>2 to 3 years</u>	<u>60%</u>	<u>300000/-</u>	<u>3 to 4 years</u>	<u>55%</u>	<u>250000/-</u>	<u>4 to 5 years</u>	<u>50%</u>	<u>200000/-</u>	11.00%
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	<p><u>PERSONAL LOAN SCHEME</u></p> <p>1) <u>MT LOAN PRIORITY (House Repair) upto RS.500000/-</u></p> <p>2) <u>MT LOAN PRIORITY (House Repair) upto RS.600000/-</u></p> <p>3) <u>MT LOAN NANP (House Repair/Purchased of Furniture)</u></p> <p>4) <u>LT LOAN NANP (Purchase of Furniture/Household Articles)</u></p> <p>5) <u>LT LOAN NANP (House Repair)</u></p> <p><u>Upto Rs.2000000/-</u></p>	<p>10.50%</p> <p>11.00%</p> <p>11.00%</p> <p>11.00%</p> <p>11.00%</p>
	<p><u>LOAN TO AIF (Agriculture Infrastructure Fund Scheme)</u></p> <p><u>Loan up to Rs.2.00 Crore</u></p> <p><u>Maximum period 120 months</u></p>	<p>9.00%</p>
	<p><u>PM VISHWAKARMA SCHEME</u></p> <p><u>1ST Tranche upto Rs.100000/- 18 months</u></p> <p><u>2nd Tranche upto Rs.200000/- 30 months</u></p>	<p>5.00%p.a</p>
	<p><u>ST HCC TO RESIDENTIAL HOUSING (CRE-RH)</u></p> <p><u>Upto Rs.2.00 Crore</u></p>	<p>12.50%</p>

*Terms and Conditions apply