

Jharkhand State Co-operative Bank Ltd.

NON- AGRICULTURE LOAN PRODUCTS:-

Sl. No.	Product Type	Maximum Loan amount	Rate of Interest	Maximum Loan period
1	Personal Loan	Rs 25.00 Lakh	10.50 % - Having Salary A/c with Us 11.50 %- Having salary A/c with other bank	84 Months
2	Two wheeler Loan	Rs 2.00 Lakh	9%	84 Months
3	Four wheeler Loan	Rs 20.00 Lakh	8.00% -for Salaried earners 9.00% - for others	84 Months
4	Small Road Transport Operators Loan	Rs 10.00 Lakh	13.00%	84 Months
5	Housing Loan	Rs 50.00 Lakh	7.50 % - Having Salary A/c with us and Women 8.00 % - others	300 Months
6	Education Loan	Rs 10.00 Lakh	10.75%	120 Months (including Moratorium period)
7	Business Loan/ Cash Credit	Rs 20.00 Lakh	11.00 % - for upto Rs 5.00 Lakh 12.00 % - for above Rs 5.00 Lakh	84 Months

8	Loan against Property	Rs 10.00 Lakh - for salaried earners Rs 20.00 Lakh - for others	11.00%	84 Months
9	Loan against Deposit	90% of face/present/ accrued value of deposit	1.00 % over the applicable rates of interest on deposits	the loan is fully recovered on or before the date of maturity of the Term deposit
10	Loan against LIC/NSC/KVP	80% of surrender/face/ accrued value of the security	12.00%	the loan is fully recovered on or before the date of maturity of the NSC/KVP
11	Home Loan for Tribal Land (CNT/SPT)	Rs 20.00 Lakh	7.50 % - Having Salary A/c with us and Women 8.00 % - others	180 Months

AGRICULTURE LOAN PRODUCTS:-

Sl. No.	Product Type	Maximum Loan amount	Rate of Interest	Maximum Loan period
1	Kisan Credit Card	As per Scale of Finance	7.00 % - for Loan upto Rs. 3.00 Lakh	—
2	Self Help Group	Per member- Rs 1.00 Lakh Per Group - Rs 10.00 Lakh	10.00 % - upto Rs 5.00 Lakh 12.00 % - above Rs 5.00 Lakh	60 Months
3	Joint Liability Group	Per member- Rs 0.50 Lakh Per Group - Rs 5.00 Lakh	11.00 % - upto Rs 0.50 Lakh 12.00 % - above Rs 0.50 Lakh and upto Rs 2.00 Lakh 13.00 % - above Rs 2.00 Lakh	84 Months
4	Tractor Loan	Rs 10.00 Lakh	13.00%	84 Months
4	Dairy Loan	Rs 10.00 Lakh (as per scale of economics)	12.00%	72 Months
5	Poultry Loan		10.50 % - for farmers / Individual 12.00 % - for commercial units	60 Months
6	Fisheries	Rs 10.00 Lakh	11.00 % - for Farmers/SHG/ JLG/ Women 12.00 % - for Others	108 Months
7	Goatery/Piggery/Sheep rearing	Rs 5.00 Lakh	10.50%	84 Months
8	Loan products like Plantation/ Horticulture/ Bee keeping/ Minor Irrigation are also available.			

- Easy and Fast processing of loan.

Govt. schemes where Subsidy/ Subvention / refinance facility available :-

- PMEGP (Prime Minister Employment Generation programme)
- NRLM (National Rural Livelihood Mission)
- NULM (National Urban Livelihood Mission)
- PMAY (Pradhan Mantri Awas Yojana)
- PACS as MSC
- AIF (Agriculture Infrastructure Fund)

- ❖ Quick disposal of KCC application forwarded by Animal Husbandry & Fisheries Department.
- ❖ Bank has more than 8000 PM KISAN beneficiaries attached with our bank.
- ❖ Signed an MOU with NABARD for 2000 JLG financing.
- ❖ JSCB is eligible to avail Refinance from NABARD under various schemes such as – STSAO, St-Others, DRA, LTRCF etc.
- ❖ Bank has participated in Consortium Financing to Food Corporation Of India

***For more details please contact to our nearest Branch office.**