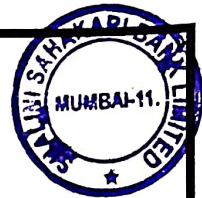


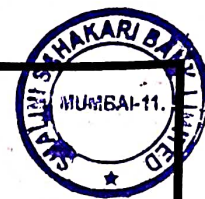
**TERM LOANS AND OVERDRAFT AGAINST FIXED DEPOSIT RECURRING
DEPOSIT DAILY RECURRING DEPOSIT**

Cost of Application	NIL
Membership & Share Linking:	Member/Non-member.
Maximum limit	No Maximum Limit.
Purpose of loan	Purpose under Priority Sector lending OR Any other purpose which is not speculative
Process fees	NIL
Type of charge on	Pledge of Fixed Deposit Receipt/Passbook with Depositors duly discharge over a Revenue Stamp on the reverse of Securities the Fixed deposit receipt OR passbook. In case of joint depositors the discharge should be of all the depositors. In case of deposits in Minor's name letter from depositor be obtained for using the loan amount for the benefit of Minor. No overdraft will be granted on minor's deposits.
Type of facility	Term Loan. And Overdraft
Margin on securities	10 % of Principal amount OR Ledger Book
Rate of Interest	Up to 2% over the rate of Interest allowed on FD / RD / SSD. When the Loan Or Overdraft is granted against the more than one Fixed/Recurring Deposits having different rate of interest, then individual rate of FDR/RD will be taken for consideration for calculation of loan interest.
Penal Interest	NIL



EMPLOYERS GUARANTEE LOAN (UNDER SEC. 49)

Sr. No.	Particulars	SALARIED PERSON (having permanent salaried employment in reputed public Ltd. Company, Govt. & Semi Govt. sector , Banks, Other Reputed Organizations like Hospitals, Schools, Five star Hotels etc.) AND DIRECT DEDUCTION FROM SALARY UNDER SEC.49
1	Cost of Application Form	As per service charges manual of the bank
2	Membership & Share linking	Regular members with share linking @ 5% of the borrowing. Sureties should be either Nominal member or regular member.
3	Maximum Limit	Rs.5,00,000/- (Rs.Five Lakhs only) Per Borrower
4	Criteria — Maximum Limit	Maximum Rs. 5,00,000/- subject to Net take home pay not less than 25% of Gross salary, as per Payment of Wages Act. (Any other additional regular income of the applicant and joint income of Spouse or Family Member may be considered for maximum limit. He/ She should be taken as additional surety for the loan.)
5	Applicant's Income Proof	Salary Slips for latest 03 months along with Form No.16 (If available)
6	Purpose of Loans with Quantum	(A) Non Priority Purposes : To meet expenses of Son's Thread Ceremony, Self-marriage, Daughter's marriage, Sister's marriage, Birth or religious ceremonies, Sickness, Educational Expenses, Tours & Travels or to meet expenses of Major Sickness, Repayment of debts. (B) Priority Purposes : Higher Education, Housing, House Repairing, Renovation, Alteration, Extension OR purchase of a Rental room, Construction of Own House at Native place, Repairing / Renovation / Extension/ Modification of house at native place & to pay Private loan for above purposes
7	Process fees	remaining amount 0.50% (including GST)
8	Type of facility	Term Loan only
9	Repayment period [Maximum (EMI)] Repayment method	Up to 120 Months
10	Rate of Interest	As per quantum of loan, fixed by the Board of Directors, under the directives of R.B.I. from time to time



for the loan should be due date of the first maturing NSC/KVP Certificate.

Mode of repayment

As per choice of the customer Either by EMI or by Monthly Installment plus Interest on reducing balances method.

Before sanctioning loan the NSC/KVP should be transferred/endorsed in the Bank's name.

The NSC/KVP should be in the name of the borrower.

In case where the securities stand in the names of third parties i.e., other than in the name of the borrower a letter of consent may be obtained from the holder regarding his good title to the securities and/or letter of renunciation by the registered holder of the securities. As regards securities in the names of minor a declaration from the guardian that the advance is for the minor's benefit should be obtained and kept on record.

The bank shall periodically verify whether the margin retained is adequate by calculating the market value of the securities.

Mode of Disbursement

- 1) By transferring the loan amount to the borrower's account.
- 2) In case of Overdraft allowing Limit on the Current Account of the Borrower.

Penal Interest 2% p.a. penal interest will be charged on defaulted amount for defaulted period

Charges As per service charges manual of the bank

Chief Executive Officer

Chairman..



**TERM LOANS AND OVERDRAFT AGAINST FIXED DEPOSIT RECURRING
DEPOSIT DAILY RECURRING DEPOSIT**

Cost of Application	As per service charges manual of the bank
Membership & Share Linking:	Member/Non-member.
Maximum limit	No Maximum Limit.
Purpose of loan	Purpose under Priority Sector lending OR any other purpose which is not speculative
Process fees	NIL
Type of charge on	Pledge of securities with the Bank by registering Bank's charge with the issuing Post Office. The said charge will be registered by the Bank by its Staff Members and not by the Borrower before disbursing the loan.
Maximum limit	90% of Purchase value. (only NSC/KVP Which Are three years old will be accepted for the loan
Type of facility	Term Loan.
Margin on securities	10 % of Principal amount OR Ledger Book
Rate of Interest	As per quantum of Loan, fixed by the Board of Directors, under the directives of R.B.I. from time to time.
Penal Interest	NIL
Period of Repayment	1) Upto maturity date of the NSC/KVP OR 2) When a loan or Overdraft is granted against more than one NSC/KVP, Certificate maturing on different due dates lien due dates