

ANNEXURE
THE ZOROASTRIAN CO-OPERATIVE BANK LIMITED, CENTRAL OFFICE
(Interest Rates on Advance w.e.f. 1st October, 2008)

Minimum Lending Rate (MLR) 14.00% - (Increased from 13.75%) Maximum 17.00% - (Increased from 16.00%)

% per annum with monthly rests

Sr. No.	Type of Accounts	Rate of Interest								
		Non-Priority	Priority							
			Agriculture	SSI	Road / Water Transport	Retail Trade	Small Business Enterprises	Professional / Self Employed	Education Loans	Software Industry
		Limit upto Rs.20.00 lacs	Limit upto Rs.400.00 lacs	Limit upto Rs.100.00 lacs	Limit upto Rs.10.00 lacs	Limit upto Rs.15.00 lacs	Limit upto Rs.10.00 lacs	Limit upto Rs.10.00 lacs	Limit upto Rs.100.00 lacs	
1.	<u>Term loans:</u> Against Machinery / Equipments / Ownership Galas / Industrial & Commercial Premises / Gold Limits upto Rs.2.00 lacs Limits over Rs.2.00 lacs	14.00	14.00	14.00	N.A.	14.00	14.00	14.00	13.00	14.00
		15.50								
2.	<u>Working Capital Limits:</u> Against Stocks / Bills and Stocks & Book debts combined Limits upto Rs.2.00 lacs Limits over Rs.2.00 lacs	14.00	14.00	15.00	N.A.	14.00	14.00	14.00	N.A.	14.00
		16.25								
3.	<u>Working Capital Limits :</u> Against only Book debts Limits upto Rs.2.00 lacs Limits over Rs.2.00 lacs	14.00	14.00	15.00	N.A.	14.00	14.00	14.00	N.A.	14.00
		16.25								
4.	<u>Term Loans against NSC / Government Bonds etc</u>	14.50	14.00	14.00	14.00	14.00	14.00	14.00	13.00	14.00
5.	<u>Overdraft against NSC / Government Bonds etc</u> a) Upto Rs.2.00 lacs b) Over Rs.2.00 lacs	14.00	14.00	14.00	14.00	14.00	14.00	14.00	N.A.	14.00
		16.25								
6.	<u>TOD / WAE in current a/c / cheques purchase</u>	17.00	17.00	17.00	17.00	17.00	17.00	17.00	N.A.	17.00