



**THE ZOROASTRIAN CO-OPERATIVE BANK LIMITED**

Corporate Office: Nirlon House, 5<sup>th</sup> floor, Dr. Annie Besant Road, Worli, Mumbai 400030

**INTEREST RATES – CREDIT FACILITIES**

<b>INTEREST RATES – CREDIT FACILITIES</b> <i>w.e.f. 01-10-2008</i>		
<b>TYPES OF ACCOUNTS</b>	<b>PRIORITY</b>	
<b>Housing Loans</b>		
<b>(a)</b> Upto Rs. 20,00,000/-	10.50%	For All <b>New</b> Accounts
<b>(b)</b> Over Rs. 50,00,000/-	11.50%	

<b>INTEREST RATES – CREDIT FACILITIES</b> <i>w.e.f. 15-04-2009</i>		
<b>TYPES OF ACCOUNTS</b>	<b>PRIORITY</b>	
<b>ZorPro Scheme for Professional</b>		
Limits upto 75% to 90% of assets hypothecated / mortgaged	0.50% lower than normal rate i.e ranging from 8.5% to 14%	For All <b>New</b> Accounts

<b>INTEREST RATES – CREDIT FACILITIES</b> <i>w.e.f. 01-10-2008</i>		
<b>TYPES OF ACCOUNTS</b>	<b>PRIORITY</b>	
<b>Vehicles Loans</b> (Inclusive of Vehicles for transport business) (Interest rates based on repayment period)	<b>New</b> Accounts	For All <b>Existing</b> Accounts to be charged additional 0.25%
<b>(a)</b> Upto 36 months	11.50%	
<b>(b)</b> Upto 60 months	12.00%	

<b>INTEREST RATES – CREDIT FACILITIES</b> <i>w.e.f. 01-10-2008</i>	
<b>TYPES OF ACCOUNTS</b>	<b>PRIORITY</b>
<b>Small Loans for Salaried Borrowers upto Rs. 2,00,000/-</b>	15.00%
Consumer Loans upto Rs. 50,000/-	15.00%
House Repair / Small Business upto Rs. 2,00,000/-	15.00%
Consumption Loans upto Rs. 10,000/-	15.00%

<b>INTEREST RATES – CREDIT FACILITIES</b> <i>w.e.f. 01-10-2008</i>		
<b>TYPES OF ACCOUNTS</b>	<b>PRIORITY</b>	
<b>Advances Against Demat Shares / Debentures / Units.</b>		For All Existing & New Accounts
<b>(a)</b> Upto Rs. 10,00,000/-	15.25%	

<b>INTEREST RATES – CREDIT FACILITIES</b> <i>w.e.f. 01-10-2008</i>		
<b>TYPES OF ACCOUNTS</b>	<b>PRIORITY</b>	
<b>Education Loans</b>		For All New Accounts
<b>(a)</b> Upto Rs. 10,00,000/-	13.00%	