



**THE CITIZENS' CO-OPERATIVE BANK LTD.,**  
**ADMINISTRATIVE OFFICE; 68-B/D GANDHI NAGAR , JAMMU.**

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Ref.No./Adm/Cir/4811-33

Dated: 06.08.2018

**C I R C U L A R**

**Sub:- Revision of Rate of Interest on Loans & Advances .**

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In view of the decision of the Board of Directors in the meeting dated 04.08.2018, the rate of interest on the following Loans and Advances has been enhanced by 25 basis points with immediate effect :-

Name of the Activity	Existing rate of Intt.	Revised rate of intt.
Trade & Commerce & SSI	12%	12.25%
Housing Loan	9.50%	9.75%

Revised rate of interest shall be applicable both on the existing as well as on fresh advances.

**MANAGING DIRECTOR**

Copy to :-

1. Chief Manager/Manager/Incharge/Branch Office Moti Bazar/Kanak Mandi/New Plots/ Vinayak Bazar/Ware House/Shastri Nagar/ Akhnoor/ Transport Nagar/ Gangyal/R.S.Pura Vijaypur/ Extension Counter Janipur / Chhanni Himmat / Talab Tillo / Sheikh Nagar for inf.and n.a.
2. Chief Manager/Manager/ Inspection Section /Banking Operations /Recovery Teams/ Law Section/ Loan Section / Stationery Section/ Stt. Section for information.
3. Circular file