

**THE HARYANA STATE CO-OPERATIVE APEX BANK LTD;****(A Scheduled Bank)**

S.C.O. No.78-80, BANK SQUARE, SECTOR 17-B, P.B. NO.7, CHANDIGARH

Phone No. : 0172-2572952, 2572941

e-Mail : tme@harcobank.org.in, tmeharcobank@gmail.com

To

The Branch Managers/Incumbents-Incharge,
All the Branches/Extension Counters of Apex Bank,
At Chandigarh & Panchkula.

Memo No. CreditPKL/2026-27/

Dated:

Sub:- Regarding Revision of Rate Interest on Car Loan, Personal Loan and Gold Loan.

This is for your information that ALCO Committee in its meeting held on 03.07.2026 has decided to revise the existing rate of interest on Car Loan, Personal Loan and Gold Loan for public and staff members, w.e.f. 13.07.2026.

Type of loan	CIBIL Score	Revised ROI (% p.a.)	
		Public	Staff
Car Loan (upto Rs. 20 lacs)	800 & above	8.00	7.75
	751 to 799	8.25	8.00
	701 to 750	8.50	8.25
	650 to 700	8.85	8.60
	-1 (No Credit History)	8.25	8.00
	Score Below 650	Not Accepted	
Car Loan (Above Rs. 20 lacs)	800 & above	8.15	7.90
	751 to 799	8.40	8.15
	701 to 750	8.65	8.40
	650 to 700	9.00	8.75
	-1 (No Credit History)	8.40	8.15
	Score Below 650	Not Accepted	

Type of loan	CIBIL Score	Revised ROI (% p.a.)	
		Public	Staff
Personal Loan	800 & above	10.00	8.25
	751 to 799	10.50	8.75
	701 to 750	11.00	9.25
	650 to 700	12.00	10.25
	-1 (No Credit History)	10.50	8.75
	Score Below 650	Not Accepted	

Type of Loan	Revised ROI (%p.a)
Gold Loan	9.15

Note: All other terms and conditions will remain unchanged.

Sd/-
Manager
(Credit Section)
Panchkula

Endst.No.CreditPKL/2026-27/ *903-205*

Dated: *10-07-2026*

✓ A copy of the above is forwarded for information and necessary action to:-

1. G.M. Banking, Apex Bank Ltd; Chandigarh.
2. Principal (STC), Apex Bank, Sector-2, Panchkula.
3. Manager, EDP Cell, Apex Ltd; Chandigarh.

P. Manager
P. Manager
(Credit Section)
Panchkula