



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
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To

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

Memo No. CreditSectionPKL/2025-26/

Dated :

Subject: Regarding Revision of Rate Interest on House Building Loan Scheme and Car Loan.

This is for your information that ALCO Committee in its meeting held on 20.06.2025 has decided to increase the existing rate of interest on House Building Loan and Car Loan, for public and staff members, w.e.f. 01.07.2025.

Type of loan	Existing rate of interest (%p.a.)		Revised rate of interest (%p.a.)	
	Public	Staff	Public	Staff
1. House Building Loan	8.40%	8.15%	7.45%	7.20%
2. Car Loan				
CIBIL Score: 800 & above	8.70%	8.45%	7.75%	7.50%
700 to 799	8.95%	8.70%	8.00%	7.75%
650 to 699	9.45%	8.95%	8.50%	8.25%
Below 600	not accepted			
Score (0 to -1)	9.45%	9.45%	8.00%	7.75%
Score (1 to upto 5)	9.45%	9.45%	8.00%	7.75%

Note: All other terms and conditions will remain unchanged.

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Manager (Credit Section)

Endst. No. CreditSectionPKL/2025-26/217

Dated: 26/06/2025

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 Bank Ltd; Chandigarh.

25/6/25
Manager (Credit Section)