

**GOVERNMENT OF WEST BENGAL**  
**FINANCE DEPARTMENT**  
**BUDGET BRANCH**

No. 2620 - F.B.

Date : 27.12.2010

**MEMORANDUM**

**Sub : Housing Loan Scheme for the Employees of the Government of West Bengal in association with the United Bank of India - Rate of Interest w.e.f. 08.11.2010 to 07.11.2011.**

In continuation of this Department Memo. Nos. 1456-F.B. dt. 08.11.2006, 828-F.B. dt. 29.07.2008, 1636-F.B. dt. 01.12.2008, 1860-F.B. dt. 06.01.2009, 2492-F.B. dt. 30.03.09, 1300-F.B. dt.11.09.2009 and 505-F.B. dt.11.03.2010, the undersigned is directed by order of the Governor to say that the Governor has been pleased to accord sanction to introduce the fixed rate of interest in the Housing Loan Scheme for employees of Govt. of West Bengal as **with effect from 08.11.2010 to 07.11.2011** in the following manner as prescribed by U.B.I. :-

**2. Housing Loan Rate of Interest (fixed) :**

<b>Rate of Interest (fixed) w.e.f. 08.11.2010 upto 07.11.2011</b>		
<b>Sl. No.</b>	<b>Period</b>	<b>Rate</b>
<b>1.</b>	<b>Upto 5 Yrs.</b>	<b>9.00 % p.a.</b>
<b>2.</b>	<b>Above 5 Yrs. to 15 Yrs.</b>	<b>10.00 % p.a.</b>
<b>3.</b>	<b>Above 15 Yrs. to 20 Yrs.</b>	<b>10.75 % p.a.</b>

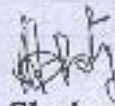
3. Other terms & conditions as contained in the aforesaid Memo. No.1456-FB dt.08.11.2006 and subsequent orders issued from time to time in the matter remain unchanged. It will be applicable to all new Housing Loan proposals upto Rs.30.00 lakh sanctioned and disbursed during the period with effect from 08.11.2010 to 07.11.2011.

Sd/-  
**(A. R. Chakraborty)**  
**Joint Secretary to the**  
**Government of West Bengal**



Copy forwarded for information and necessary action to :-

1. The Accountant General (A. & E.), West Bengal, Treasury buildings, Kol-1.
2. The Director, Directorate of the Treasury & Accounts, West Bengal, A, Lions Range, 2<sup>nd</sup> & 3<sup>rd</sup> Floor, Kolkata - 700 001.
3. The Principal Secretary/ Secretary, \_\_\_\_\_ Department
4. Shri/ Smt. \_\_\_\_\_, Special Secretary/ Joint Secretary, Finance Department.
5. The \_\_\_\_\_, Group \_\_\_\_\_, Finance (Audit ) Department.
6. The \_\_\_\_\_, Finance Department, \_\_\_\_\_ Branch.
7. The Commissioner \_\_\_\_\_ Division.
8. The District Judge \_\_\_\_\_ Department.
9. The District Magistrate \_\_\_\_\_ District.
10. The Treasury Officer, \_\_\_\_\_ Treasury.
11. The Deputy General Manager, United Bank of India, 16, Hemanta Basu Sarani, Kolkata - 700 001. It is requested to furnish EMI Charts immediately as per rates of interest w.e.f. 08.11.2010.

  
**(A. R. Chakraborty)**  
**Joint Secretary to the**  
**Government of West Bengal**



**GOVERNMENT OF WEST BENGAL**  
**FINANCE DEPARTMENT**  
**BUDGET BRANCH**

No. 2621- F.B.

Date : 27.12.2010

**MEMORANDUM**

**Sub : Housing Loan to eligible employees of the Government of West Bengal in association with the West Bengal State Co-operative Bank Ltd. under tie-up arrangement - Rate of interest w.e.f. 01.07.2010.**

In continuation of this Department Memo. Nos. 1847-F.B. dt. 16.01.2007, 847-FB. dt. 08.08.2007, 1934-F.B. dt.19.01.2009, 2367-F.B. dt.18.03.2009 and 817-F.B. dt.14.07.2009, the undersigned is directed by order of the Governor to say that the Governor has been pleased to accord sanction to introduce the fixed rate of interest in the Housing Loan Scheme for employees of Govt. of West Bengal for a period of one year **with effect from 01.07.2010** in the following manner as prescribed by the WBSCB Ltd. :-

**2. Housing Loan Rate of Interest :**

**Rate of Interest (fixed) w.e.f. 01.07.2010 upto 30.06.2011**

Sl. No.	Period	Rate
1.	Upto 5 Yrs	9.50% p.a.
2.	Above 5 Yrs to 10 Yrs	10.00% p.a.
3.	Above 10 Yrs to 15 Yrs	10.25% p.a.
4.	Above 15 Yrs to 20 Yrs	10.50% p.a.

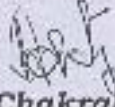
3. All other terms & conditions as contained in the aforesaid Memo. No.1847-FB dt.16.01.2007 and subsequent orders issued from time to time in the matter remain unchanged. It will be applicable to all new Housing Loan Proposals sanctioned and disbursed during the period with effect from 1<sup>st</sup> July, 2010.

Sd/-  
(A. R. Chakraborty)  
Joint Secretary to the  
Government of West Bengal



Copy forwarded for information and necessary action to :-

1. The Accountant General (A. & E.), West Bengal, Treasury buildings, Kol-1.
2. The Director, Directorate of the Treasury & Accounts, West Bengal, 4, Lions Range, 2<sup>nd</sup> & 3<sup>rd</sup> Floor, Kolkata - 700 001.
3. The Principal Secretary/ Secretary, \_\_\_\_\_ Department
4. Shri/ Smt. \_\_\_\_\_, Special Secretary/ Joint Secretary, Finance Department.
5. The \_\_\_\_\_, Group \_\_\_\_\_, Finance (Audit) Department.
6. The \_\_\_\_\_, Finance Department, \_\_\_\_\_ Branch.
7. The Commissioner \_\_\_\_\_ Division.
8. The District Judge \_\_\_\_\_ Department.
9. The District Magistrate \_\_\_\_\_ District.
10. The Treasury Officer, \_\_\_\_\_ Treasury.
11. The Managing Director, the West Bengal State Co-operative Bank Ltd., 24A, Waterloo Street, Kolkata- 700069. It is requested to furnish EMI Charts as per rates of interest w.e.f. 01.07.2010.

  
(A. R. Chakraborty)  
Joint Secretary to the  
Government of West Bengal