

Chapter – 18 (Manual – 17)

Other Useful Information

1. Frequently asked Questions by the Public and their Answers

1. What is the procedure for taking Loan from the Bank ?

- a) For taking Loan a person has to become an "A" Class Member of the Primary Bank by purchasing atleast 5 shares of Rs. 100/- each.
- b) The Bank advances loan for all the Agricultural activities, activities allied to agriculture and Non farm sector activities.
- c) For taking loan a person has to produce copy of Fard Jamabandi of the Land to be offered for security.

2. What are the various Deposit Schemes available with the Bank ?

The Bank accepts Fixed Term Deposits and Recurring Deposits

3. What are the Interest Rates of the Deposits ?

S.NO	DESCRIPTION	INTEREST RATE
1	1 YEAR AND ABOVE BUT LESS THAN TWO YEARS	9.25%
2	2 YEARS AND ABOVE BUT LESS THAN 3 YEARS	9.00%
3	3 YEARS AND ABOVE	8.75%

2. Application Form to obtain information under the Right to Information Act 2005

1. Name of the Applicant _____
2. Address _____
3. Subject / Topic on which information is required _____
4. Whether a Copy of the document is required if so, Name of the Document _____
5. Particulars of Fees _____

Signature of the Applicant

The Assistant Public Information Officer,
The Punjab State Cooperative Agricultural
Development Bank Ltd.,
SCO - 53-54, Sector - 17B, Chandigarh.

Right of the Citizen in case of denial of information and procedure to Appeal under
the "Right to Information Act, 2005

Any person who does not receive a decision within 30 days of the receipt of the request or is aggrieved by a decision of the Public Information Officer, as the case may be, may within 30 days from the expiry of such period or from the receipt of such a decision prefer an appeal to the Appellate Authority i.e. the Additional Managing Director (A&G) of the Bank.

A second Appeal against the decision of first appellate authority shall be within 90 days from the date on which the decision should have been made or was actually received, with the State Information Commission.