

# WBSCARD Bank Ltd



THE WEST BENGAL STATE CO-OP. AGRICULTURE & RURAL DEVELOPMENT BANK LTD.

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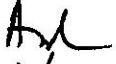
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## PRELUDE

It has been felt necessary during last few years to make out a Comprehensive Loan Policy for the Long Term Co-operative Credit Sector (LTCCS) of the State of West Bengal considering the changing scenario in the Credit Sector as well as diversification of Loans. As such, the Apex Bank of LTCCS has prepared a revised Loan Manual for the LTCCS in order to cope with the **New Situation**. This Loan Manual will come into force with effect from 1<sup>st</sup> November, 2018 with uniform Loan Application Format for different types of Loan. We do hope and believe that this Loan Manual for the LTCCS will facilitate widening of Long Term Credit in the State through Primary Co-operative Agriculture and Rural Development Bank. We express our sincere thanks to all PCARDBs for extending their valued suggestions in framing this New Loan Manual.

  
11/10/2018  
(Asis Kumar Mondal)  
Managing Director,  
The West Bengal State Co-operative Agriculture  
and Rural Development Bank Ltd.