NOTE TO CHAIRMAN/MANAGING DIRECTOR/BOARD OF DIRECTORS

ISSUE: PROPOSAL FOR REVISION OF RATE OF INTEREST STRUCTURE IN DEPOSIT & ADVANCES

OUR BANK'S PRESENT RATE OF INTEREST STRUCTURE				**REVISED RATE OF STRUCTURE**			
SR.NO	EXISTING RATE OF INTEREST W.E.F. 01.10.2024	RATE OF INTEREST	**FOR SENIOR CITIZEN**	**REVISE RATE OF INTEREST W.E.F. 01.11.2025**	**RATE OF INTEREST**	**FOR SENIOR CITIZEN**	**STAFF**
	07 TO 29 Days	**NIL**	**NIL**	**07 TO 29 Days**	**3.50%**	**4.25%**	**4.50%**
1	**30 TO 90 Days**	**4.50%**	**5.00%**	**30 TO 90 Days**	**4.50%**	**5.00%**	**5.50%**
2	**91 to 364 Days**	**5.50%**	**6.00%**	**91 to 364 Days**	**5.50%**	**6.00%**	**6.50%**
3	**12 months to below 2 years**	**6.25%**	**6.75%**	**12 months to below 2 years**	**6.25%**	**6.75%**	**7.25%**
4	**2 years & above below 36 Months**	**6.75%**	**7.25%**	**2 years & above below 36 Months**	**6.75%**	**7.25%**	**7.75%**
5	**3 Years& above**	**7.00%**	**7.50%**	**3 Years& above**	**7.00%**	**7.50%**	**8.00%**

SAVING BANK DEPOSIT RATE 3.50% (PRESENT) **SAVING BANK DEPOSIT RATE 3.50%**

Special Provison: Bank`s Employee staff member present as well as Ex Staff member will get 1% more rate

Senior Citizen staff members will not get both the benefit of rate of interest i.e. staff rate as well as senior citizen rate .in any circumstances Senior Citizen staff members will not eligible for more than 1% additional Rate.

We recommend the proposal for revision of interest.

GENERAL MANAGER CHAIRMAN MANAGING DIRECTOR

Date: 30.10.2025