



THE JIND CENTRAL COOPERATIVE BANK LTD;
HEAD OFFICE, JIND
Bays No 1-4, Huda Market, Urban Estate Jind



International Year
of Cooperatives

Cooperatives Build a Better World

The ALCO Committee of the Bank reviewed the rates of interest on deposits and decided to revise the rates of interest on deposits w.e.f. 26.12.2025 as under supersession of all previous letters fixing therein the rate of interest on various deposits:-

Sr. No.	Period of deposit	Existing rate of interest	Revised rate of interest applicable w.e.f. 26.12.2025
Saving Bank deposits			
1	Saving Bank Accounts upto 1.00 lakh	3.00%p.a	3.00%p.a
2	Saving Bank account above 1.00 lakh (Additional Amount only)	4.00%p.a	4.00%p.a
Term Deposits			
		Existing rate of interest	Revised rate of interest applicable w.e.f 26.12.2025 on deposits
1	Less than 31 days	3.50%p.a	3.00%p.a
2	31 days to 45 days	4.50%p.a	4.25%p.a
3	46 days to 90 days	5.00%p.a	4.75%p.a
4	91 days to 179 days	6.00%p.a	5.75%p.a
5	180 days to 364 days	6.50%p.a	6.25%p.a
6	1 year and above	7.25%p.a	7.00%p.a
7	Above 18 Month (Jeevan Amrit Yojana) Max tenure 30 months	7.75 % p.a.	7.50%p.a
8	Above 18 months "Mhare Bujurg Mhari Dharohar "(above 60 years) Max. Tenure 30 months	8.25 % p.a.	8.00%p.a
9	Virangna Laxmi Bai Bachat Yojana RD (age 0 to 18 and min. 5 years period) for Girls only	7.75% p.a.	7.50%p.a
10	Shaurya Veer Bachat Yojana RD (age 0 to 18	7.50% p.a.	7.25 %p.a

	years) min. 5 years period (For Boys Only)		
11	Navratan Current Account Scheme (min. Balance – 1000) Free Rtgs, Neft,IMPS,Mob. Banking. QR Code, Sound Box,POS Zero Cash Handling Charges Zero Account Maintainance Charges Zero Annual Statement Charges.	-----	-----

Note:-

1. The Interest rates are applicable for all types of deposits and for any special rate , prior approval of Head office is required.

After detailed discussion the rate of interest on various loans and advances are fixed as under applicable from 26.12.2025 on all loans i.e. existing loans & advances and advances to be made in future:-

Sr.No.	Type of Loan	Loan to PACS by DCCB				Loan to Members by PACS			
		Existing rate of Interest	Penal	Revised rate of Interest 26.12.2025	Penal	Existing rate of Interest	Penal	Revised rate of Interest 26.12.2025	Penal
1	S.T. Agri	5.50%	3	5.50%	3	7%	5	7%	5
2	Petty Shopkeepers	10%	5	10%	3	12%	5	12%	5
3	S.T. Consumption	10%	5	10%	3	12%	5	12%	5
4	Rural Artisans	10%	5	10%	3	12%	5	12%	5
5	CC Fertilizer	13%	5	13%	3				
Sr. No.	Scheme Code	Name of Scheme			Existing Rate of Interest %	Revised Rate of Interest %	Penal Interest		
1	17124	ST Non Agri SRYCC			12	12	5		
2	17125	ST Non Agri Weavers			12	12	5		
3	17126	ST Non Agri Industrial			12	12	5		
4	17127	ST Non Agri L/C			12	12	5		
5	18002	MTNL Agri Loan BIO GAS			12	12	5		
6	18003	MTL Agri Loan Conversion			12	12	5		
7	18004	MTL Agri Loan Reschedule			12	12	5		
8	18006	MTL Agri Bee Keeping			12	12	5		
9	18010	MT Agri Poultry			12	12	5		
10	18011	MT Agri PIGRY Loan			12	12	5		
11	18103	Personal Loan To Govt. Employee			11.50	11.50	5		
		HKRNL Bank Staff			9	8	5		
12	18106	Personal Loan to Staff			7	7	5		
13	18112	MT Non Agri TC Society			12	12	5		
14	18113	MT Non Agri SHG			12	12	5		

15	18114	MT Non Agri Two Wheeler Loan	12	12	5
16	18115	Medium Term Loan SDOAH	12	12	5
17	18116	MT Joint Liability Agreement	12	12	5
18	18117	Debt Swap Scheme	12	12	5
19	18118	MTL Non Agri TPT TRN Society	12	12	5
20	18194	PM Mudra Yojna	12	12	5
21	18192	MT Non Agri against excise duty	12	12	5
22	18150	MT Non Agri Integrated Loan	12	12	5
23	18124	MT Non Agri HSCFDC NFS HHKN	12	12	5
24	18125	MT Non Agri TC Society STF	12	12	5
25	18127	Education Loan Banking	10	10	5
26	18128	MTL NA Loan for Commercial Vehicle	12	12	5
27	18129	Loan Against Gold	10	10	5
28	19001	LTL Agri Land Purchase	12	12	5
29	19103	Rural Godown	12	12	5
30	19105	Housing Loan General	11	11	5
31	19106	LT Urban Housing Loan	8.75	7.75	5
32	19107	Loan Against HUDA	10	10	5
33	18161	MT Agri Loan Minor Irrigation	12	12	5
34	18149	MT Non Agri Composite Loan	12	12	5
35	18007	MT Agri Loan Dairy Individual	12	12	5
36	17114	CC Traders	11	11	5
37	17129	RCC	12	12	5
38	17130	CC to Consumer Store	12	12	5
39	17132	CC to Industrial	12	12	5
40	17133	CC to L&C Societies	12	12	5
41	17134	CC to SETC	12	12	5
42	17135	CC to Weavers	12	12	5
43	17137	CC to SHG	12	12	5
44	17138	CC to Brick Loan	12	12	5
45	17159	CC against Term Deposit	11	11	5
46	17179	CC for repayment of deposit	11	11	5
47	17181	CC to Marketing	12	12	5
48	17120	Overdraft CC Staff	6.5	6.5	5
49	18104	Conveyance Loan	8.75	8.00	5

		Staff	8.25	6.50	
50	17184	Loan Against Property	10	9	5
51	18103	Personal Loan for Pensioners	12	12	5
52		Rural Housing Loan	--	9	5
53	18198	Maa Renuka Devi (Non - Agri)	--	11	5
54	18197	Maa Renuka Devi (Agri)	--	11	5

Sumit
18/12/23
General Manager