



Schedule 3

With effect from 02-04-2024

Janta Vikash Plan	
Period	Interest Rate
15 - 29 Days	5.00%
30 - 59 Days	5.25%
60 - 89 Days	5.50%
90 - 179 Days	5.75%
180 - 299 Days	6.00%
300 - 364 Days	7.50%
365 – 499 Days	8.00%
500 Days	8.25%
1000 Days	8.50%
1500 Days	8.75%

Note: Senior Citizen 0.5% Extra

- i) Prematurity available
- ii) Minimum Deposit of Rs.1000
- iii) LAD 75% (above 60 days period), below 60 days no loan
- iv) Loan Interest 2% Extra
- v) To be calculated based on Compound Interest
- vi) Rate of Interest is per annum
- vii) 0.05% Extra on 5 Lakhs and above.
- viii) 0.10% Extra on 20 Lakhs and above.
- ix) 0.20% Extra on 50 Lakhs and above.
- x) Negotiable rates on deposits more than 1 Cr. (As per Head office approval)

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Chief Executive