



OFFICE CIRCULAR

The Interest Rate on Deposits & Loans has been revised by the committee of management vide its resolution no. 05 dated 11-12-2025 as follows from Schedule 1 to 8 with effect from date 02/01/2026.

Schedule-1

With effect from date 02/01/2026

Period	Rate of Interest	Premature Penalty
12 Months	4.00%	2.00%
18 Months	4.25%	2.00%
24 Months	4.50%	2.25%
36 Months	6.00%	2.50%

Terms & Conditions:

- Minimum Deposit of Rs.20 & period 1 year to 3 years.
- Prematurity available.

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Chief Executive

