



Schedule 3

With effect from 02-04-2026

Janta Vikash Plan		
Period	Rate of Interest	
	General	Sr.Citizen
15 - 29 Days	5.00%	5.50%
30 - 59 Days	5.25%	5.75%
60 - 89 Days	5.50%	6.00%
90 - 179 Days	5.75%	6.25%
180 - 299 Days	6.00%	6.50%
300 - 364 Days	7.50%	8.00%
365 – 499 Days	8.00%	8.50%
500 Days	8.20%	8.70%
1000 Days	8.50%	9.00%
1500 Days	8.75%	9.25%

Terms & Conditions:

- 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