

DELHI NAGRIK SEHKARI BANK LTD.  
3-C/5, OPP.LIBERTY CINEMA, NEW ROHTAK ROAD, NEW DELHI.

\*\*\*\*\*

CIRCULAR NO. - CIR867  
DATE OF ISSUE - 14.02.2025  
CIRCULAR FOR - ALL BRANCHES INCLUDING HEAD OFFICE  
  
SUBJECT - INTEREST RATES ON SAVING BANK / COMPULSORY DEPOSIT / TERM DEPOSITS AND LOANS THEREAGAINST.

It has been decided to issue a revised consolidated circular on Interest Rates on Saving Bank/Compulsory Deposit/Term Deposits, etc. for both general public and staff as also the rates to be charged on loans against Bank's own deposits, in supersession of all our earlier circulars on the subject.

A. Term Deposits.

Period	Bank Interest Rates w.e.f. 21.03.2023	
	General	Sr. Citizen
7 days to 14 days	3.00%	3.50%
15 days to 28 days	3.00%	3.50%
29 days to 45 days	3.00%	3.50%
46 days to 90 days	4.50%	5.00%
91 days to 179 days	4.50%	5.00%
180 days to 210 days	5.25%	5.75%
211 days to less than 1 year	5.75%	6.25%
1 year to less than 2 years	6.80%	7.30%
2 years to less than 3 years	7.00%	7.50%
3 years to less than 5 years	6.50%	7.00%
5 years and upto 10 years	6.50%	7.00%

B. Savings Bank/Compulsory/Staff/Fixed Deposits

- ❖ The rate of interest on Saving Bank and Compulsory Deposits = 2.70%. (At par with the rate presently being offered by SBI on their Savings Deposits).
- ❖ **The Savings and Term Deposits of the Bank's regular Staff/Ex-Staff Members will be paid 1% extra.**
- ❖ The Demand Loan/Overdraft/Term Loan against Bank's own Deposits can be sanctioned by charging 1% extra for general public and 0.50% extra for Bank Staff/Ex-Staff over and above the rate of interest being paid on such deposits.

The Branches are advised to garner maximum deposits by taking advantage of these competitive interest rates, as also by reaching out to the Bank's Ex-Staff members for their deposits, besides increasing low-cost CASA – Current and Saving Deposits.

The contents of this circular be brought to the notice of all the staff members for their having noted to follow the above instructions meticulously and a signed copy thereof be kept on Branch record for future reference and audit.

(ANOOP KUMAR WAHI)  
CHIEF EXECUTIVE OFFICER)