

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

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CIRCULAR NO. - CIR868  
DATE OF ISSUE - 14.02.2025  
CIRCULAR FOR - ALL BRANCHES INCLUDING HEAD OFFICE  
SUBJECT - RATES OF INTEREST ON LOANS FOR PUBLIC AND STAFF

It has been decided to issue a revised consolidated circular on rates of interest on all types of Secured and Unsecured Loans including the loans against Bank's own deposits, in supersession of all our earlier circulars on the subject.

**A. REVISED INTEREST RATES ON FRESH LOANS - GENERAL MEMBERS**

Sr. No.	Type of Loans	Current Interest Rates. As on Date	Margin
1.	<b>SECURED LOANS</b>		
	<b>HOUSING LOAN</b>		
	i. Registered/Equitable Mortgage Purchase of Plot/Flat/House/Floor, etc.)	10.00%	25%
	ii. Repair & Renovation loan (against Mortgage of property for loan above Rs.5 lacs)	10.00%	25%
	iii. Education Loan		
	a) Upto 5.00 Lacs	10.00%	NIL
	b) More Than 5.00 -50 Lacs	10.00%	15%
2.	<b>VEHICLE LOANS</b>		
	Two Wheeler	11.00%	15%
	Car loan up to Rs. 20 Lacs.	9.25%	15%
	Car loan above Rs. 20 Lacs.	10.50%	15%
3.	<b>OTHER LOANS</b>		
	i. Pledge/Assignment of NSC/ LIC/KVP, etc. (Liquid securities)	11.00%	15%
	ii. DNSB's Own Deposits	@ 1% higher than the interest rate paid on deposit.	10%
4.	<b>UNSECURED LOANS</b>		
	i. Clean C.C./OD/Business Limits (Hypothecation of stocks)	15.00%	25%
	ii. Ceremonial Loans	15.00%	25%
	iii. Consumer Loan (Hypothecation of Asset financed)	15.00%	25%
	iv. Repair & Renovation /Business	15.00%	25%
	v. Misc. Unsecured Loans(not covered above)	15.00%	25%
	vi. Emergent Loans	15.00%	Nil

Equitable Mortgage will be created for property loans above Rs.5 lacs upto Rs.10 lacs. In the loans above Rs.10 lacs, Registered Mortgaged has necessarily to be created. In the Vehicle Loans Rs.20 lacs and above, Registered Mortgaged of Property will also be required.

B. REVISED INTEREST RATES ON FRESH LOANS - STAFF MEMBERS

Sr. No.	Type of Loans	Current Interest Rates As on date	Margin
1.	Purchase of Plot/House/Flat/Floor	9.30%	15%
2.	Repair/Renovation of House	9.30%	25%
3.	NSC/KVP/LIC	11.00%	10%
4.	Marriage/Other/Ceremonial	10.50%	25%
5.	Consumer Loan (Hypothecation of Assets financed)	12.00%	15%
6.	Vehicle LoansTwo-Wheeler Car	8.60% 8.60%	15% 15%
7.	Education Loan	9.50%	15%
8.	Loans against deposits with Bank	0.5 % higher than the interest rate paid on deposit	10%

P.S. Monthly compounding will be done as before, in all cases.

Please note that the above rates are applicable on all fresh loans sanctioned and disbursed.

**The rates will also be applicable on the loans already sanctioned but not yet disbursed.**

The IT Department at Head Office is advised to incorporate, implement and ensure the revised rates in CBS system. However, the branches should also verify the correct charging of interest on these rates, on random basis.

**The Branches are advised to refer to the Bank's Loan Policy/Rules/Circulars on all loan related aspects to ensure compliance thereof and to grow with quality loans portfolio.**

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