

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

CIRCULAR NO. - CIR912
DATE OF ISSUE - 30.12.2025
CIRCULAR FOR - ALL BRANCHES INCLUDING HEAD OFFICE

SUBJECT - RATES OF INTEREST ON LOANS FOR PUBLIC AND STAFF.

Further to our Circular No. 889 dated 30.06.2025, It has been decided to revise and 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. INTEREST RATES ON FRESH LOANS - GENERAL MEMBERS

S.N	TYPE OF LOANS	EXISTING		REVISED WEF 01.01.2026	
		RATES	MARGIN	RATES	MARGIN
1.	SECURED LOANS				
	HOUSING LOAN				
	i. Registered/ Equitable Mortgage Purchase of Plot/ Flat/ House/ Floor etc.	10.00%	25%	9.90%	25%
	ii. Repair & Renovation loan (against Mortgage above Rs.5 lacs)	10.00%	25%	9.90%	25%
	iii. Education Loan				
	a) Up to 5.00 Lacs	9.75%	NIL	9.75%	NIL
	b) More Than 5.00 - 50 Lacs	10.00%	15%	10.00%	15%
2.	VEHICLE LOANS				
	i. Two Wheeler	11.00%	15%	11.00% @	15%
	ii. Car loan up to Rs. 20 Lacs.	9.25%	15%	9.00% @	15%
	iii. Car loan above Rs. 20 Lacs.	10.75%	15%	10.50% @	15%
	iv. Commercial Loan			11.50% @	25%
3.	BUSINESS LOAN				
	i. Loan up to Rs. 100 Lacs	10.00%	25%	10.50%	25%
	ii. Loan above Rs. 100 Lacs	10.00%	25%	10.25%	25%
4.	OTHER LOANS				
	i. Pledge/Assignment of NSC/ LIC/ KVP etc. (Liquid securities)	11.00%	15%	11.00%	15%
	ii. Loans against DNSB's Bank Fixed deposits	1% higher than the interest paid on deposit	10%	1% higher than the interest paid on deposit	10%
5.	UNSECURED LOANS			1	
	i. Clean C.C./OD/Business	16.00%	25%	16.50%	25%
	ii. Ceremonial Loans	16.00%	25%	16.50%	25%
	iii. Consumer Loan (Hypothecation of Asset financed)	16.00%	25%	16.50%	25%

	iv. Repair & Renovation/ Business	16.00%	25%	16.50%	25%
	v. Misc. Unsecured Loans (not covered above)	16.00%	25%	16.50%	25%
	vi. Emergent Loans	16.00%	Nil	16.50%	Nil

B. INTEREST RATES ON FRESH LOANS - STAFF MEMBERS

S.N	TYPE OF LOANS	EXISTING		REVISED WEF 01.01.2026	
		RATES	MARGIN	RATES	MARGIN
1.	Purchase of Plot/House/Flat/Floor	9.30%	15%	9.20%	15%
2.	Repair/Renovation of House	9.30%	25%	9.20%	25%
3.	NSC/KVP/LIC	11.00%	10%	11.00%	10%
4.	Marriage/Other/ Ceremonial	10.50%	25%	10.50%	25%
5.	Consumer Loan (Hypothecation of Assets financed)	12.00%	15%	12.00%	15%
6.	Vehicle Loans Two- Wheeler Car	8.60%	15%	8.50% @	15%
		8.60%	15%	8.50% @	15%
7.	Education Loan	9.25%	15%	9.25%	15%
8.	Loans against DNSB's Bank Fixed deposits	0.5 % higher than the interest paid on deposit	10%	0.5 % higher than the interest paid on deposit	10%

@ 0.10% special interest rebate on Eco-Friendly (Electric & CNG) Vehicles.

Monthly compounding will be done as earlier, in all cases.

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

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

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 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 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