

CIRCULAR NO. - CIR928
DATE OF ISSUE - 24.03.2026
CIRCULAR FOR - ALL BRANCHES INCLUDING ARHO & HEAD OFFICE
SUBJECT - INTEREST RATES ON SAVING BANK / COMPULSORY DEPOSIT/ TERM DEPOSITS TO PUBLIC & STAFF.

Further to our Circular No. 911 date 30.12.2025, it has been decided to revise and issue a fresh consolidated circular on Saving Bank/ Compulsory Deposit/ Term Deposits, etc. for both general public and staff, in supersession of all our earlier circulars on the subject.

A. Term Deposits

Period	Interest Rates Existing		Interest Rates w.e.f. 25.03.2026	
	General	Sr. Citizen	General	Sr. Citizen
7 days to 14 days	3.15%	3.65%	3.10%	3.60%
15 days to 28 days	3.15%	3.65%	3.10%	3.60%
29 days to 45 days	3.15%	3.65%	3.10%	3.60%
46 days to 90 days	5.15%	5.65%	4.95%	5.45%
91 days to 179 days	5.15%	5.65%	4.95%	5.45%
180 days to 210 days	5.90%	6.40%	5.70%	6.20%
211 days to less than 1 year	6.15%	6.65%	5.95%	6.45%
1 year to less than 2 years	6.35%	6.85%	6.30%	6.80%
2 years to less than 3 years	6.55%	7.05%	6.45%	6.95%
3 years to less than 5 years	6.40%	6.90%	6.35%	6.85%
5 years and up to 10 years	6.15%	6.65%	6.10%	6.60%

The new “**Specific Tenure Scheme for “555 days”**” has been introduced w.e.f., 25.03.2026. The new rate of interest under this scheme has been revised to 7.00% for limited period of one month upto 24.04.2026. The “**Senior Citizens**” are eligible for an extra **0.50%** rate of interest.

B. Savings Bank/ Compulsory Deposits / Staff / Fixed Deposits

- ❖ The rate of interest on Saving Bank and Compulsory Deposits will be **2.55%**.
- ❖ The Savings and Term Deposits of the Bank’s Regular Staff/ Ex-Staff /Contractual Staff members will be paid 1% an extra rate of interest on over and above normal/senior citizen interest rates.
- ❖ Fixed Deposit withdrawal before maturity, carries a penalty of 0.5% and interest shall be paid at rate applicable for the period deposit has run.

The Branches are advised to garner maximum deposits by taking advantage of new “Specific Tenure Scheme for “555 days, as also by reaching out to the Bank’s Ex-Staff /contractual 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