



Daivadnya Sahakara Bank Niyamit
Rate of Interest
Revised structure of Interest rate on Deposit (21.08.2017)

Deposits	w.e.f.1.12.2016	21.08.2017
	Existing	Revised
1) 31 days to 45 days	4.50%	4.50%
2) 46 days to 90 days	5.00%	5.00%
3) 91 days to 180 days	6.00%	6.00%
4) 181days to 270 days	6.50%	6.50%
5) 271 days to below 1 year	6.50%	6.50%
6) 1 year & above to less than 3 years	7.50%	7.50%
7) 3 years	8.00%	7.50%
8) 3 years & above to less than 5 years	7.50%	7.00%
9) 5 years & above upto 10 years	7.50%	7.00%

1) Bhagyodaya Deposit(Double Scheme)

Period of Deposit 10 years (120 Months)

Conditions for the above scheme

Min Dep amt is Rs 5000/- & in multiples of Rs 1000/-

b)Senior Citizen 0.5% more

c) For Senior citizen period is fixed for 112 months.

2)Special RD Scheme

Rate of Interest 7.50% p.a (comp quartly) For 3 years

Rate of Interest 7.00% p.a (comp quartly) For above 3 years

Min Monthly Installment Rs. 100/-

Rate of Interest**Revised structure of Interest rate o Advances (01.08.2016)**

Advance	Revised
1) Gold Loan	13.00%
2) Mortgage / Housing Loan	
I) For Const / Pur of Resi House	13.50%
II) For Com Pur / Business Purpose	15.00%
3) Hypothecation Loan	14.00%
Car Loan	13.00%
Commercial Vehicles	14.00%
Second hand Vehicles	15.00%
4) Cash Credit	
I) Up to 5 Lakhs	14.00%
I) 5 to 10 Lakhs	14.50%
II) Above 10 Lakhs	15.00%
5) Loan against Govt.Sec/LIC Policy	13.00%
6) Salary/Personal Surety Loan	16.00%
7) Staff Salary Loan	13.00%
8) Loan against Security of Deposits	
2% > Than Deposit Interest rate	

