Bankura District Central Co-operative Bank Ltd
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(Order)

Memo No -100/736/2025-26/BDCCB Ltd **Dated - 08-08-2025**

WHEREAS, the interest rates of term deposits of various Banks have seen a considerable decrease in the past few months including State Co-operative Bank Ltd, hence to remain competitive the Bank also needs to revise the interest rates of the term deposit products of various tenures.

WHEREAS, such revision is in the interest of the bank and

Now, it is hereby ordered that the rate of interest on all sorts of deposits will stand revised as noted against each with effect from **16.08.2025** only in case fresh & renewal of deposits.

The existing and retired employees of the Bank will be allowed 1% additional interest over the normal rate of interest on all types of Term Deposits (stated below) unless disallowed separately.

Revision of Rate of Interest on Term Deposit with effect from 16.08.2025

Tenure	Existing Rate					Revised Rate				
	For General					For General				
	Less than Rs 1.00 Cr.	Rs. 1.00 Cr. and above but less than Rs. 5.00 Cr.	Rs. 5.00 Cr. and above but less than Rs. 10.00 Cr.	Rs. 10 00 Cr. and above	Senior Citizen	Less than Rs. 50.00 Lakh.	Rs. 50.00 Lakh. and above but less than Rs. 1.00 Cr.	Rs. 1.00 Cr. and above but less than Rs. 5.00 Cr.	Rs. 5 00 Cr. and above	Senior Citizen
07-14 days	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15-29 days	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
30-45 days	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
46-90 days	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
91-180 days	4.50	4.35	4.35	4.35	4.60	4.75	4.20	4.20	4.20	4.75
181 to 364 days	5.85	5.50	5.55	5.40	6.35	5.75	5.20	5.25	5.10	5.75
1 year	6.85	7.00	7.10	7.25	7.35	6.50	6.50	6.40	6.25	6.80
Above 1 year to less than 3 year	7.00	6.85	6.95	7.05	7.50	6.35	6.30	6.20	6.15	6.65
3 to 5 years	6.50	6.40	6.40	6.45	7.00	6.25	6.25	6.15	6.10	6.50
More than 5 years	6.50	6.40	6.40	6.45	7.00	6.00	6.00	5.85	5.60	6.45

For MIS Individual for 3 years	Existing Rate (% P.A.)	Revised Rate (%)P.A.
For General Customers	7.00	6.45
For Senior Citizens	[illegible]	[illegible]

Interest on BDRF/RFBD/RFCS

Reserve Fund, Bad Debt Fund etc. of Co-operative Societies	6.50	6.45

N.B. - 1. Senior Citizen refers to an individual of 60 years & above age group.

2. In case of MIS deposits, interest will be paid on monthly basis at discounted rate.
3. Income Tax will be deducted for interest paid /payable exceeding Rs 50000/- in aggregate during the the financial year except where exemption is allowable as per I T Act, 1961.

Chief Executive Officer

Chief Executive Officer
Bankura Dist. Central
Co-op. Bank Ltd.