

DEVIKA URBAN CO-OPERATIVE BANK LTD.
P.N DOGRA MARKET, UDHAMPUR (J&K) - 182101

DEPOSIT RATES

W.E.F 20/12/2025

The Saving Bank Interest rate - 2.60% (w.e.f 22/09/2025)

Term/ Special Term deposits A/c / Recurring A/c

PERIOD	PRESENT RATE	REVISED
7 DAYS TO 14 DAYS	3.00%	3.00%
15 DAYS TO 45 DAYS	3.00%	3.00%
46 DAYS TO 90 DAYS	4.00%	4.00%
91 DAYS TO 180 DAYS	4.25%	4.25%
181 DAYS TO LESS THEN ONE YEAR	4.75%	4.75%
1YR > 2YR	6.60%	6.10%
2YR > 3YR	6.60%	6.10%
3YR > 5YR	6.80%	6.30%
5YR-10YR	6.80%	6.30%

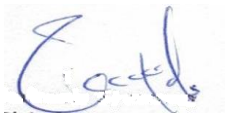
Senior Citizen

0.50% Extra on deposits of 6 months and above

PERIOD	PRESENT RATE	REVISED
181 DAYS TO LESS THEN ONE YEAR	5.25%	5.25%
1YR > 2YR	7.10%	6.60%
2YR > 3YR	7.10%	6.60%
3YR > 5YR	7.30%	6.80%
5YR-10YR	7.30%	6.80%

Note:

1. The revised rates of interest shall apply to fresh deposits and renewals of maturing deposits.
2. Staff 1% above the prescribed rates.
3. 1% penalty shall be imposed in case the term deposits are withdrawn premature cum renewal.



Rakesh Sharma
(Chief executive officer)

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