

विक्रमादित्य नागरिक सहकारी बैंक मर्यादित (मध्यप्रदेश सहकारी सोसायटी अधिनियम 1960 के अन्तर्गत रजिस्ट्रीकृत) विक्रमादित्य क्लॉथ मार्केट, लाला लाजपतराय मार्ग, फाजलपुरा उज्जैन - 456006	To All the officers and staff members. TM Systems Pvt Ltd. For necessary correction in the software.
Branch Circular No. VDNSB/HOC/32/4	Date: 23 rd December 2025

Revision in Rate of Interest on deposits

We refer to the last revision in rate of interest on Deposit w.e.f. 01st December 2025. As per the Alco Committee meeting dated 23rd December 2025 and Bord Meeting dated 23rd December 2025, the rate of interest on deposits have been revised w.e.f. 1st January 2026 as under: -

Sr No.	Deposit Rate of Interest	Existing		Revised	
		Normal	Senior Citizen	Normal	Senior Citizen
1	SAVING DEPOSIT				
1.1	SB Balance	2.75 %		2.75 %	
1.2	COMPULSORY DEPOSITS	2.75 %		2.75 %	
1.3	NOMINAL MEMBER DEPOSITE	2.75 %		2.75 %	
2	TERM DEPOSITS Below Rs. 50 Lakh				
2.1	7 days to 14 days	3.60 %	4.10 %	3.00 %	3.50 %
2.2	15 Days to 30 Days	3.60 %	4.10 %	3.00 %	3.50 %
2.3	31 Days to 45 Days	3.60 %	4.10 %	3.00 %	3.50 %
2.4	46 days to 59 days	4.55 %	5.05 %	4.50 %	5.00 %
2.5	60 days to 90 days	4.55 %	5.05 %	4.50 %	5.00 %
2.6	91 Days to 179 Days	4.65 %	5.15 %	4.50 %	5.00 %
2.7	180 Days to 269 Days	4.65 %	5.15 %	4.50 %	5.00 %
2.8	270 Days to Less than 1 Year	5.65 %	6.15 %	5.50 %	6.00 %
2.9	1 Year and above but less than 2 Years	6.250 %	6.75 %	6.15 %	6.65 %
2.10	2 Years and above but less than 3 Years	6.20 %	6.70 %	6.20 %	6.70 %
2.11	3 Years and above but less than 5 Years	5.90 %	6.40 %	5.90 %	6.40 %
2.12	5 Years and above but less than 8 Years	5.90 %	6.40 %	5.90 %	6.40 %
2.13	8 Years and above but up to 10 Years	5.90 %	6.40 %	5.90 %	6.40 %
3	TERM DEPOSITS Rs. 50 Lakh and above but less then Rs 1.00 Cr (Single Deposit)				
3.1	7 days to 14 days	3.70 %	4.20 %	3.00 %	3.50 %
3.2	15 Days to 30 Days	3.70 %	4.20 %	3.00 %	3.50 %
3.3	31 Days to 45 Days	3.70 %	4.20 %	3.00 %	3.50 %
3.4	46 days to 59 days	4.70 %	5.20 %	4.50 %	5.00 %
3.5	60 days to 90 days	4.70 %	5.20 %	4.50 %	5.00 %
3.6	91 Days to 179 Days	4.80 %	5.30 %	4.50 %	5.00 %
3.7	180 Days to 269 Days	4.80 %	5.30 %	4.50 %	5.00 %
3.8	270 Days to Less than 1 Year	5.70 %	6.20 %	5.50 %	6.00 %

Sr No.	Deposit Rate of Interest	Existing		Revised	
		Normal	Senior Citizen	Normal	Senior Citizen
3.9	1 Year and above but less than 2 Years	6.25 %	6.75 %	6.15 %	6.65 %
3.10	2 Years and above but less than 3 Years	6.20 %	6.70 %	6.20 %	6.70 %
3.11	3 Years and above but less than 5 Years	5.70 %	6.20 %	5.90 %	6.40 %
3.12	5 Years and above but less than 8 Years	5.70 %	6.20 %	5.90 %	6.40 %
3.13	8 Years and above but up to 10 Years	5.70 %	6.20 %	5.90 %	6.40 %
3	TERM DEPOSITS Rs. 1.00 Crore and above (Single Deposit)				
3.1	7 days to 14 days	3.80 %	4.30 %	3.00 %	3.50 %
3.2	15 Days to 30 Days	3.80 %	4.30 %	3.00 %	3.50 %
3.3	31 Days to 45 Days	3.80 %	4.30 %	3.00 %	3.50 %
3.4	46 days to 59 days	4.80 %	5.30 %	4.50 %	5.00 %
3.5	60 days to 90 days	4.80 %	5.30 %	4.50 %	5.00 %
3.6	91 Days to 179 Days	4.90 %	5.40 %	4.50 %	5.00 %
3.7	180 Days to 269 Days	4.90 %	5.40 %	4.50 %	5.00 %
3.8	270 Days to Less than 1 Year	5.80 %	6.30 %	5.50 %	6.00 %
3.9	1 Year and above but less than 2 Years	6.25 %	6.75 %	6.15 %	6.65 %
3.10	2 Years and above but less than 3 Years	6.20 %	6.70 %	6.20 %	6.70 %
3.11	3 Years and above but less than 5 Years	5.70 %	6.20 %	5.90 %	6.40 %
3.12	5 Years and above but less than 8 Years	5.70 %	6.20 %	5.90 %	6.40 %
3.13	8 Years and above but up to 10 Years	5.70 %	6.20 %	5.90 %	6.40 %

Note: Additional Interest is payable as under:	
Senior Citizen @ 0.50 above normal rate	
Staff Members @1.00 above normal rate	
Staff Members and Senior Citizen @1.50 above normal rate.	
Existing deposits shall continue to on the existing rate of interest. On renewal of Term Deposits new rate shall be applicable as above.	

3. The eligibility of additional Rate of Interest for staff/ex-staff over and above card rates for the Saving Bank Deposits is as under —

1. 1 additional Rate of Interest —

1. Staff/Ex-Staff Member, wherein the First account holder is Staff/Ex-Staff and
2. Spouse of deceased Staff (Spouse of deceased Staff should be First account holder)
3. Retired Staff who have taken VRS

Note: Saving Bank Deposit of HUF are not eligible for additional rate of interest.

2. Conditions for 1 Additional Rate of Interest for Staff Savings Bank Accounts:

The additional interest is payable till the person continues to be eligible for the same and in case of his ceasing to be so eligible, but in case of term deposits only till the maturity of the same.

3. Exclusion of Additional Rate of Interest:

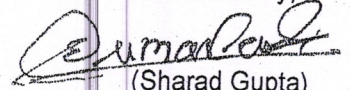
1. Staff members who have retired compulsorily or resigned / dismissed /terminated / removed from the Bank's service shall not be eligible to avail additional ROI.
2. The benefit of additional interest rate on deposits on account of being bank's own staff or senior citizens is not available to saving bank deposits of HUF.

4. Penalty on premature payment of Term Deposit

A depositor is allowed withdrawal of Term Deposit before completion of the period of the deposit, agreed upon at the time of making deposit, subject to the penal interest rate with regard to premature withdrawal of term deposit. The penalty clause for premature cancellation/part withdrawal of domestic term deposits is as under:
Penal Interest on premature payment of term deposit is "NIL"

SMS to be sent to all the depositors informing upward revision in Rate of Interest on Deposits

Yours Sincerely,



(Sharad Gupta)
Chief Executive Officer