



# THE CITIZENS' CO-OPERATIVE BANK LTD.,

ADMINISTRATIVE OFFICE; 68-B/D GANDHI NAGAR, JAMMU.

Web Site: [www.citizenscooperativebankjammu.com](http://www.citizenscooperativebankjammu.com)

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Ref.No./Adm/Estt. 2278-94

Dated: 31 JUL 2025

## CIRCULAR

**Sub:- Revised rate of Interest on Deposit w.e.f. 05.08.2025.**

The interest rates on Term Deposit have been got revised as per followings:-

S.No.	Periods	Rate of Interest P.A	
		Public	Senior Citizens
1	07 days to 45 days	3.05%	3.55%
2	46 days to 179 days	4.90%	5.40%
3	180 days to 210 days	5.65%	6.15%
4	211 days to less than 1 year	5.90 %	6.40%
5	1 year to less than 2 years	6.25 %	6.75%
6	2 years to less than 3 years	6.45%	6.95%
7	3 years to less than 5 years	6.30%	6.80%
8	5 years and upto 10 years	6.05%	6.55%

**Note:- (a) Bank has also introduced specific tenor scheme of "444 days" (Amrit Vrishti) @ 6.60% to the general public and 7.10% p.a. to the Senior Citizens**

**(b) The interest rate payable to staff will be 0.5% above the applicable rate.**

**(c) The rate of interest on Provident Fund of employees of J&K Cooperative Union shall be at par with highest rate of interest on deposits of the bank i.e. 6.45%.**

**(d) Pre mature withdrawal – the instructions in respect of pre mature withdrawal term deposit will be as under:-**

**(a) Pre mature penalty on retail term deposit up to Rs.5.00 lakhs will be Nil. Provided the deposits have remained with bank for at least 7 days.**

**(b) For Term Deposit above Rs.5.00 lakhs but less than Rs.1.00 Crore, the pre payment penalty will be 1% for all tenors.**

**(c) No pre mature penalty will be levied on staff deposits.**

The revised rate of interest as specified above shall be applicable on fresh domestic term deposits and renewal of deposits w.e.f. 05.08.2025.

All the Branch Managers/Incharges are advised to bring the same to the notice of all the staff concerned and exhibit the same in front of Cashier cabin and also on Notice Board for information of public.  
Please acknowledge the receipt.



**MANAGING DIRECTOR**

Copy: -

1. Chief Manager/Manager/Branch Office /Moti Bazar/Kanak Mandi/New Plots/Ware House/Shastri Nagar/Akhnoor/Vinayak Bazar/Transport Nagar/ Gangyal/ R.S.Pura/ Vijaypur/Extension Counter Janipur/Channi Himmat/Talab Tillo/Sheikh Nagar for inf. and n.a.
2. Chief Manager/Manager/Banking Operations/Inspection/Loans/Law Section/Stt Section for inf.
3. Manager IT Section Adm Office for inf. & n.a.
4. Circular