



କେନ୍ଦୁଝର କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଲିଡ

ପା:ପୋ:-କେନ୍ଦୁଝରଗଡ଼,କେନ୍ଦୁଝର-୭୫୮୦୦୧(ଓଡ଼ିଶା)

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**KEONJHAR CENTRAL CO-OPERATIVE BANK LTD.**

**AT/PO.: KEONJHARGARH, KEONJHAR -758001(Odisha)**

Email: [kendujharccb@gmail.com](mailto:kendujharccb@gmail.com)

**KCCB/AID/ 937/ 2025-26**

**Date: 14.05.2025**

**OFFICE ORDER**

The Board of Directors of Bank in a Resolution by circulation dated 13.05.2025 has Resolved to revise the rate of interest on Domestic Term Deposits and other Deposits, to have new Deposit Schemes / Provisions after a detailed review consequent upon recent two cuts in Repo Rate by RBI. The details on revised rate of interest on Term Deposits and others as resolved are detailed below and comes into the effect from **15.05.2025 (Thursday)**.

Sl. No.	Maturity Slab/Tenor	Existing rate of Interest w.e.f from 12.12.2022		Revised Rates of Interest to be effected from 15.05.2025	
		Less than Single Deposit of Rs. 15.00 Lakh	Rs. 15.00 Lakh & above (single deposit)	Less than Single Deposit of Rs. 15.00 Lakh	Rs. 15.00 Lakh & above (single deposit)
1	7 days to 14 days	3.50%	3.50%	3.50%	3.50%
2	15 days to 45 days	3.75%	3.75%	3.50%	3.50%
3	46 days to 90 days	4.25%	4.35%	4.25%	4.35%
4	91 days to 120 days	4.50%	4.60%	4.50%	4.60%
5	121 days to 180 days	4.60%	4.70%	4.60%	4.70%
6	181 days to less than 1 year	5.25%	5.35%	5.25%	5.35%
7	1 Year (Non-Callable of Rs. 5.00 lakh and above)			7.10% (Minimum deposit of Rs.5.00 lakh)	.....
8	1 Year to less than 2 Years	6.50%	6.60%	6.50%	6.60%
9	2 Year to less than 3 Years	7.10%	7.20%	7.10%	7.20%
10	3 Year to less than 5 Years	6.40%	6.50%	6.40%	6.50%
11	5 Year to less than 8 Years	6.00%	6.10%	6.00%	6.10%
12	8 Years and above	6.00%	6.10%	6.00%	6.10%

- To keep saving interest rate unchanged at @3.50% per annum as it is now.
- To introduce Super Citizen (age of 80 years and above) scheme giving 10 bps extra over present Senior Citizen (above 60 years but below 80 years) rate of 0.50% making extra interest payment for these class of individuals depositors @ 0.60% p.a. over and above existing rate.
- To introduce separate interest rate over and above present single ₹ 15.00 lakh Bulk Deposit amount and this would be Deposit Amount of ₹ 25.00 crore by any individual / Trust / Corporate entity in a single / multiple FDRs to carry interest rate @ 5.45 % for short period of 180 days.
- The minimum Recurring Deposit amount shall be ₹ 500/-.
- Additional interest @ 0.50% p.a. in case of Senior Citizen over and above existing rate (Not applicable to PACS/LAMPCS) shall continue.
- Additional interest @ 1.00% p.a. over above the rate of interest mentioned in the revised scheduled of interest rates to Bank staff.

*[Handwritten signature]*  
14/5/25

- vii. Additional interest @ **1.50% p.a.** over and above the rate of interest in the revised scheduled of interest rates to retired staff of Bank (Retired on superannuation age of 60) either single or jointly with any member or members of his/her family and spouse of deceased retired staff and @ **1.60% p.a.** in case of Super Senior Citizens (80 years and above) under this category.
- viii. In case premature withdrawal/ Closure of deposits, the interest will be @ **0.50%** below the applicable rate of interest for the period of deposits remained with Bank and not at the contracted rate.
- ix. No interest shall be paid, where premature withdrawal of deposits take place before completion of the minimum period/ tenor of deposits of **7 (Seven) days**.
- x. This revised rate will be applicable only in case of acceptance of fresh deposits and renewal, applicable from the date of **15.05.2025**.

  
✓ Chief Executive Officer

Memo No. 938/      Date.14.05.2025/

Copy communicated for necessary action to:

1. All Branch Managers, Keonjhar Central Cooperative Bank Ltd., Keonjhar.
2. All Secretary / Managing Directors of PACS / LAMPCS.
3. All Departmental Heads of Head Office, Keonjhar Central Cooperative Bank Ltd., Keonjhar.

  
✓ Chief Executive Officer

Memo No.939/      Date.14.05.2025/

Copy communicated with request to bring necessary changes in software of the Bank to:

1. Project Manager, V-Soft, OSCB, Bhubaneswar.
2. Implementing Engineer, V-Soft, Keonjhar CCB Ltd.
3. DIT Head of Keonjhar CCB Ltd.

  
✓ Chief Executive Officer