

# दी उदयपुर महिला अरबन को- ऑपरेटिव बैंक लिमिटेड

(प्रधान कार्यालय : 21-22, हिरण मगरी सैक्टर 3, उदयपुर)

संदर्भ : प्रका : 2025-26 :

दिनांक : 12.01.2026

## सभी शाखाओ को परिपत्र

विषय : जमाओं पर ब्याज दरें - दिनांक 15.01.2026 से प्रभावी

जमाओं पर ब्याज दरों में परिवर्तन किया गया है, जो कि दिनांक 15.01.2026 से प्रभावी तथा आगामी आदेश तक प्रभावी रहेगी. नयी ब्याज दरें निम्नानुसार है.

Sr. No.	Particulars	05.08.2025	Revised 15.01.2026	Senior Citizen
<b>Fixed Deposit :</b>				
1.	30 Days to 45 Days	3.00%	3.00%	
2.	46 days up to 179 days	4.00%	4.00%	
4.	180 days and above less than 1 year	5.50%	5.50%	
5.	1 year	6.90%	6.65%	7.15%
6.	Above one year To 36 Month	6.50%	6.25%	6.75%
7.	Above 36 Month	6.50%	6.25%	6.75%
<b>Saving Bank Deposit :</b>				
1	Saving Bank deposit upto Rs. 5 Lacs	3.00%	3.00%	
2	Saving Bank Deposit Balance is Above 5 Lacs and less than 10.00 lacs	3.00%	3.00%	
3	Saving Bank Deposit Balance is 10 Lac & above	3.00%	3.00%	

भवदीया,



मुख्य कार्यकारी अधिकारी

# दी उदयपुर महिला अरबन को- ऑपरेटिव बैंक लिमिटेड

प्रधान कार्यालय : 21-22, हिरण मगरी सैक्टर 3, उदयपुर

## CIRCULAR TO ALL BRANCHES

संदर्भ : प्रका:ROI:2024-25:

दिनांक : 12.01.2026

विषय : अग्रिमों पर प्रभावी संशोधित ब्याज दरें.

सभी शाखा प्रबन्धकों को निर्देश दिये जाते हैं कि संचालक मण्डल की बैठक दिनांक 08.01.2026 द्वारा लिए गए निर्यणानुसार अग्रिमों पर ब्याज दरों में निम्नानुसार संशोधन किया जा रहा है। शाखा प्रबन्धक एवं अधिकारीगण बैंक द्वारा निम्न संशोधन की अनुपालना सुनिश्चित करें।

ब्याज दरें दिनांक 15.01.2026 से प्रभावी होंगी।

Bank BPLR is 10%

### REVISED INTEREST RATE ON LOAN & ADVANCES

S. No.	Particulars	Existing 01.08.2025	Revised 15.01.2026
1	Mortgage Term Loan : If CIBIL Cut Off Score		
1.a	Upto Rs. 25.00 lacs		
	Above 750	10.00	10.00
	700 to 750	10.25	10.25
	Score Below 700	10.50	10.50
1.b	Above Rs. 25.00 lacs		
	Score Above 750	10.50	10.25
	Score 700 to 750	10.75	10.50
	Score Below 700	11.00	10.75
2	Mortgage Overdraft : If CIBIL Cut Off Score		
2.a	Upto Rs. 25.00 lacs		
	Above 750	11.25	11.25
	700 to 750	11.50	11.50
	Below 700	12.00	12.00
2.b	Above Rs. 25.00 lacs to less than Rs. 100.00 lacs		
	Above 750	11.75	11.75
	700 to 750	12.00	12.00
	Below 700	12.50	12.50
2.c	Rs. 100.00 lacs and above		
	Above 750	12.50	12.50
	700 to 750	12.75	12.75
	Below 700	12.75	12.75
3	Personal Overdraft to Staff	8.00%	8.00%
4	Housing Loan : If CIBIL Cut Off score		
4.a	Upto Rs. 35.00 lacs		
	750 and above	7.90%	7.75%
	700 to 749	8.15%	8.00%
	Below 700	8.40%	8.25%

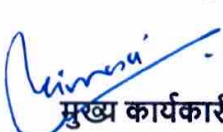
4.b	Above Rs. 35.00 lacs		
	750 and above	8.25%	8.00%
	700 to 749	8.50%	8.35%
	Below 700	8.75%	8.75%
4.c	Housing Loan to Staff	Interest @ Less than 1% of ROI as applicable on above 750 CIBIL Score	
5	Business Term loan	12.00%	12.00%
6	Consumer loan Two Wheeler	12.50%	12.50%
7	New Car Loan : If CIBIL Cut Off score		
	Above 750	8.25%	8.25%
	700 to 750	8.50%	8.50%
	Below 700	8.75%	8.75%
7.a	Old Car Loan : If CIBIL Cut Off score		
	Above 750	11.00%	11.00%
	700 to 750	11.25%	11.25%
	Below 700	11.50%	11.50%
7.b	Four Wheeler/Three Wheeler loan for Commercial use:		
	If CIBIL Score Above 750	10.50%	10.50%
	700 to 750	10.75%	10.75%
	Below 700	11.00%	11.00%
7.c	Vehicle Loan to Staffs	Interest @ Less than 1% of ROI as applicable on above 750 CIBIL Score under point no. 7	
8	Cash credit Limit	12.00%	12.00%
9	Personal loan against cash security	10.50%	10.50%
10	Personal loan against Salary certificate	13.00%	13.00%
11	Education Loan	10.50%	10.50%
12	Solar Power loan	9.50%	9.50%
13	Loan & OD against Deposits		
13.a	own deposits	1% over ROI on Deposit.	
13.b	Third party deposits	2% over ROI on Deposit.	

Note : Revised Interest rates are effective from 15.01.2026 on New Sanctions. However, new rates can be revised in existing loan also on request and payment of a fee as under :

Balance outstanding	One time Charges
Upto Rs. 10 lacs	Rs. 5000/- + GST
Above Rs. 10 lacs and upto 50.00 lacs	Rs. 7500/- + GST
above Rs. 50 lacs	Rs. 12500/- + GST

**Solar Loan:** a rebate of 0.25% in ROI shall be granted to existing housing loan borrower.

**Car Loan:** A rebate of 0.25% in interest rate will be given to any types of Four Wheeler loan up to Rs. 10.00 lac where collateral security in the form of properties equivalent to loan value is provided or cash securities in the form of LIC/KVP/NSC at least 50% of the loan value is provided.

  
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