



The Parwanoo Urban Co-Operative Bank Ltd.
4-A Sector 1, Parwanoo-173220 Distt. Solan
(H.P.)

Ref no.:PUCBL/ALM/

Date: 16.06.2025

INTEREST RATES ON DEPOSITS Revised w.e.f. 15.06.2025 (Below Rs. 3 crores)				
1. SAVING DEPOSIT (Including LBY Deposits)	2.50%			
2. TERM DEPOSIT (rates in% p.a)	SBI Revised Interest Rates (w.e.f 15.06.2025)		Our Revised Interest Rates (w.e.f. 15.06.2025)	
	General Public	Senior Citizen	General Public & others	Senior Citizen
7 Days to 45 Days	3.05%	3.55%	3.05%	3.55%
46 Days to 179 Days	5.05%	5.55%	5.05%	5.55%
180 Days to 210 Days	5.80%	6.30%	5.80%	6.30%
211 Days but less than 1 year	6.05%	6.55%	6.05%	6.55%
1 year but less than 2 years	6.25%	6.75%	6.25%	6.75%
2 year but less than 3 years	6.45%	6.95%	6.45%	6.95%
3 year but less than 5 years	6.30%	6.80%	6.30%	6.80%
5 year and upto 10 years	6.05%	7.05%	6.05%	7.05%

444 Days (Amrit Varsha)	SBI Deposit Interest Rates (w.e.f 15.06.2025)		Our Revised Rates (w.e.f. 15.06.2025)	
	General Public	Senior Citizen	General Public & Others	Senior Citizen
	6.60%	7.10%	6.60%	7.10%

NON CALLABLE TDR/STD DEPOSIT- RETAIL (rates in % p.a.)	Period	SBI Deposit Interest Rates (w.e.f 15.06.2025)		Our Revised Rates (w.e.f. 15.06.2025)	
		General Public	Senior Citizen	General Public & others	Senior Citizen
Above Rs. 1.01 Crores to less than 3 Crores	1 yr	6.55%	7.05%	6.55%	7.05%
	2 yr	6.85%	7.35%	6.85%	7.35%

#Compounded Quarterly

- PREMATURE PAYMENT NOT ALLOWED except in case of:

a) Death of individual depositor (s); b) If directed by Court/Regulator or in case of winding up / Bankruptcy;

- HOWEVER LOAN FACILITY AVAILABLE.

- The interest rate payable to Parwanoo Bank Staff (including dependent spouse/children) will be 1% above the applicable rate from general public.
- Senior Citizen benefit available to persons of 60 years and above of age w.e.f 01.08.2022.
- Super Senior Citizens (80years & above) eligible for addition 10 bps over the interest rate applicable to Senior Citizens.
- In case of premature payment, all deposits other than staff are subject to 1% penalty on the rate applicable for which the deposit has actually run. Excess interest paid, if any shall be recovered.
- Loan available: 90%/85% (of principal plus interest accrued) at 1 % above Deposit rate.
- As per Income Tax laws obtaining PAN Card copy/Aadhar Card copy are mandatory.
- Form 15 G/15 H to be obtained from the customer otherwise deduct TDS where applicable.

