



**VEERASHAIVA SAHAKARI BANK LTD.,**  
**ADMINISTRATIVE OFFICE**  
**No.1732/32, M.C.Road, M.C.Layout, Vijayanagar, Bangalore – 560 040**  
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**Rate of Interest on Deposits (Commencing from 03-10-2025)**

| Tenure                       | Interest Rate (p.a) | <b>Above Six Months deposits - Extra 0.50% for Senior Citizens</b> |
|------------------------------|---------------------|--|
| 15 days to 30 days           | 3.75 %              |  |
| 31 days to 45 days           | 4.25 %              |  |
| 46 days to 90 days           | 4.50 %              |  |
| 91 days to 180 days          | 5.25 %              |  |
| 181 days to 1 year           | 6.00 %              |  |
| Above 1 years & upto 2 years | 7.50 %              |  |
| Above 2 years & upto 3 years | 7.25 %              |  |
| Above 3 years & upto 5 years | 7.00 %              |  |

**Term Deposits**

|  |        |
|--|--------|
| <b>1 year and above upto 3 years</b><br>Rs.15.00 Lakhs & above for all Deposits  | 7.25 % |
| <b>1 year and above upto 3 years</b><br>Rs.25.00 Lakhs & above for all Deposits` | 7.50 % |

**Rate of Interest on Loans and Advances (20-11-2024)**

| Sl. No. | Details of Loans  | Rate of Interest  |
|---------|---|---|
| 1.      | House Construction / Purchase Loan - Site Purchase 'A' Khatha – Limit - Rs.140 Lakhs)<br>Takeover of housing loan from other Banks or Financial Institutions other than Co-operative Banks                                | Rs.25 L – 8.25%<br>Above Rs.25 L to upto Rs.50L – 8.50%<br>Above Rs.50 L to upto Rs.75L – 8.75%<br>Above Rs.75 L to upto Rs.140 L – 9.00% |
| 2.      | Semi Commercial Cum Residential/<br>Purchase/Construction   | Rs.140 Lakhs – 11.50%   |
| 3.      | Mortgage Loan / COD / Marriage Loan   | Rs.2 L to Upto Rs.25.00 L - 9.50%<br>Above 25 L to Upto Rs.50 L- 10.00%<br>Above 50 L to Upto Rs.1 Cr - 11.00%<br>Above 1 Cr - 12.00%     |
| 4.      | House repair & Renovation (Upto Rs. 15.00 lakhs)  | 9.00%   |
| 5.      | Business Loan / Working Capital Loan  | 11.00%  |
| 6.      | Over Draft/Cash Credit Loan   | 12.50%  |
| 7.      | Jewel Loan / Gold Loan (1 gm – Rs.5,000/-)<br>(Bullet Repayment Scheme upto Rs.4.00 Lakhs<br>Above Rs.4L to upto Rs.10L   | 8.50%<br>9.00%  |
| 8.      | Vehicle Loan<br>(1) Four Wheeler (60 Months) (2) Two Wheeler (30 Months)  | 9.00%   |
| 9.      | Unsecured Loan<br>Rs.50,000/- (36 Months)<br>Above Rs.50,000/- to upto Rs.1L (50 Months)<br>Above Rs.1 L to upto Rs.2 L (60 Months)<br>Above Rs.2 L to upto Rs.5 L (For Immovable Property Mortgaged Loans) – (60 Months) | 14.00%<br>14.00%<br>14.00%<br>12.00%  |
| 10.     | Education Loan – upto 50.00 Lakhs<br>Engineering/Medical Education – India / Abroad   | 9.00%   |
| 11.     | Small Scale Industries - Term Loan and OD/CCL Loan  | 9.50%   |
| 12.     | Priority loans for Agriculture Related Activities   | 9.00%   |

Free RTGS / NEFT / Cheque Book Charges for all SB/CA/OD CCL account holders where Rs.10 Lakhs or more credit balance is maintained for more than 30 days.

Gold Loan for Nominal Members is Rs.1.00 Lakh and for Members is Rs.10 Lakhs