



**VEERASHAIVA SAHAKARI BANK LTD.,
ADMINISTRATIVE OFFICE**

No.1732/32, M.C.Road, M.C.Layout, Vijayanagar, Bangalore – 560 040
Phone: 23358017/23307070 FAX: 23148550 E -Mail: vsbbengaluru@gmail.com

Rate of Interest on Deposits (Commencing from 03-10-2025)

Tenure	Interest Rate (p.a)	Above Six Months deposits - Extra 0.50% for Senior Citizens
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

1 year and above upto 3 years Rs.15.00 Lakhs & above for all Deposits	7.25 %
1 year and above upto 3 years 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) Takeover of housing loan from other Banks or Financial Institutions other than Co-operative Banks	Rs.25 L – 8.25% Above Rs.25 L to upto Rs.50L – 8.50% Above Rs.50 L to upto Rs.75L – 8.75% Above Rs.75 L to upto Rs.140 L – 9.00%
2.	Semi Commercial Cum Residential/ Purchase/Construction	Rs.140 Lakhs – 11.50%
3.	Mortgage Loan / COD / Marriage Loan	Rs.2 L to Upto Rs.25.00 L - 9.50% Above 25 L to Upto Rs.50 L- 10.00% Above 50 L to Upto Rs.1 Cr - 11.00% 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/-) (Bullet Repayment Scheme upto Rs.4.00 Lakhs Above Rs.4L to upto Rs.10L	8.50% 9.00%
8.	Vehicle Loan (1) Four Wheeler (60 Months) (2) Two Wheeler (30 Months)	9.00%
9.	Unsecured Loan Rs.50,000/- (36 Months) Above Rs.50,000/- to upto Rs.1L (50 Months) Above Rs.1 L to upto Rs.2 L (60 Months) Above Rs.2 L to upto Rs.5 L (For Immovable Property Mortgaged Loans) – (60 Months)	14.00% 14.00% 14.00% 12.00%
10.	Education Loan – upto 50.00 Lakhs 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