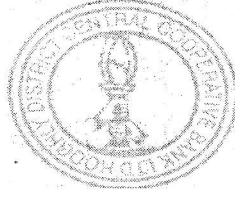


**HOOGHLY DISTRICT
CENTRAL CO-OPERATIVE
BANK LTD.**



Netaji Subhas Road : P.O. Chinsurah
Dist. Hooghly : Pin - 712 101
Phone : (033) 2680 2949 / 9131 / 2408 / 6573 /
9303 (FAX)
E-mail : hooghlydccb@gmail.com

Memo No. :- 3889 /2025-2026

Date : 05.03.2026

To
The Branch Manager,
Hooghly District Central Co-operative Bank Ltd.
Arambagh/Pandua / Tarakeswar / Dhaniakhali / Khamargachi / Singur / Chanditala / Mogra / Harit /Khanakul / Boichee/
Jangipara / Pursurah / Kamarpukur / Haripal / Nalikul/Chinsurah/Rishra/Searampore/ Madhabpur/Rajhati Branch.
Dist – Hooghly.

Sub :- Introduction of Revised Interest rates in Savings Bank Account

Dear Sir/Madam ,

As resolved in the Administrative committee meeting held on 02.02.2026 at Head office and with the approval of the Special officer of the Bank, the Revised Interest rates in Savings Bank Account @ 4.10 % will be introduced w.e.f. 07.03.2026 to increase the CASA deposits of the bank. The modalities of introduction of revised interest rates in savings bank account are as follows: -

• **Account opening:**

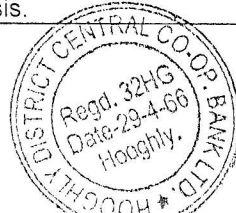
	Individual Depositor	Primary Agriculture Cooperative Societies (PACS)	Others
Minimum Balance for higher rate of interest	Rs. 300000/-	Rs. 2500000/-	Rs. 300000/-
i. Fresh accounts to be opened (if required) for availing differential rates in savings bank account by observing the present S.B. account opening norms of the bank.			
ii. On the basis of the prayer of the depositor such higher ROI is allowed. Minimum balance of each category is to be maintained by applying hold from the CBS front end.			
i. PAN is mandatory for opening such types of account.			
ii. All existing facilities of S.B. accounts are allowed in such type of accounts.			
Existing minimum balance in SB account, applicable rate of interest thereon and all other norms for opening savings accounts remain unchanged for all categories not fulfilling the above-mentioned conditions.			

• **Eligibility to open an account:**

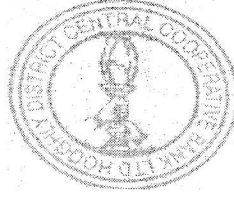
- Individual depositor (only resident Indians are eligible)
- Primary Agriculture Cooperative Societies (PACS) affiliated to the bank
- Other Institutions

• **Rate of Interest and modalities:**

Sl no.	Segment	Applicable Minimum balance	Rate of Interest	ROI for all existing savings account not satisfying the minimum balance mentioned above	Rate of Interest
1	Individual Depositor	Rs 300000	4.10% p. a.		3.50 %
2	Primary Agriculture Cooperative Societies(PACS)	Rs 2500000			
3	Others	Rs 300000			
Interest rate shall be calculated on daily product basis.					



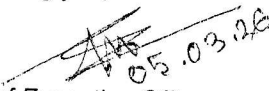
**HOOGLHY DISTRICT
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- **Periodicity of Interest Application:**
Interest pay-out frequency shall be half-yearly as per present system.
- **Closure of account:**
 - i. In Case of closing of such types of accounts necessary charges will be applicable as per norms of the bank.
 - ii. No premature penalty applicable. However, higher ROI will be applicable only for holding balance during the validity period of the proposal subject to satisfying conditions mentioned above.
- **Validity of the scheme :**
Initially this proposal shall be valid up to 31.03.26 which may be extended further subject to prior approval.
- **Others:**
 - i. The applicable rate is subject to change as per revision by bank from time to time.
 - ii. All due procedure and norms regarding savings deposit account to be followed for opening new accounts under the proposal as per existing norms.

Thanking you,


05.03.26
Chief Executive Officer.

Memo No. 3889 / 2025-2026

Dated :- 05.03.2026

Copy forwarded for information and taking necessary action to :-

1. The Special Officer , Hooghly District Central Co-operative Bank Ltd.
2. Deputy General Manager -I, Hooghly District Central Co-operative Bank Ltd
3. Grade I (All), Hooghly District Central Co-operative Bank Ltd.
4. Accounts section , Hooghly District Central Co-operative Bank Ltd.
5. System & CBS cell, Head Office of the Bank


05.03.26
Chief Executive Officer.

