Col RD Nikam Sainik Sahakari Bank Ltd.,

Deposit Interest Rates

(w.e.f. September 12, 2025)

Period	Rate of Interest
07 Days to 45 Days	3.00%
46 Days to 90 Days	4.00%
91 Days to 180 Days	5.00%
181 Days to 365 Days	5.75%
366 Days to 15 Months	6.25%
15 Months 1 Days to 24 Months	6.75%
24 Months 1 Day to 36 Months	6.50%
36 Months 1 Day to 60 Months	6.75%
Above 60 Months 1 Day	6.50%

Lek Ladki Deposit (For 60 Months only)	6.75%

For Senior citizen & Ex-Army Service person	0.50 % Extra Interest Rate (On above one-year deposits)

Other Deposit Schemes: -

Type of Scheme	Period		Rate of Interest
1. Re-investment Deposits	15 Months 1 Day to 24 Months		6.00%
	24 Months 1 Day to 60 Months		6.25%
2. Recurring Deposits	13 Months to 18 Months		6.25%
	18 Months 1 Day to 60 Months		6.50%
3. Dam Deedpat	6.50%	6 Years 3 Months 21 Days	

4. Saraswati Deposit Scheme (For Womens)

Sr No.	Investment Amt	Period in months	Rate of Interest	Maturity Amount	Rate of Return
1	1000	45	6.50	1273	7.28%
2	1000	51	6.50	1315	7.42%
3	1000	60	6.50	1380	7.60%

5. Saraswati Mahila Recurring Deposit Scheme (For Womens)

Period	Rate of Interest	For 10000/-	For 25000/-	For 50000/-	For 100000/-
42	6.75%	211	527	1054	2108
45	6.75%	195	488	975	1950
48	6.75%	182	453	906	1812
51	6.75%	170	423	846	1691
54	6.75%	159	396	792	1583
57	6.75%	149	372	744	1487
60	6.75%	140	350	700	1400