

**AMMCO BANK**

Adarsh Mahila Mercantile Cooperative Bank Ltd.

Term/Fixed Deposit Interest rate structure
of our bank has been revised as follows with effect from 07.07.2026

<i>Term/Fixed Term Deposits</i>			
S.No	Slabs of Term Deposit	Existing Rate of Interest (p.a)	Revised Rate of Interest (p.a)
1	7-28 Days	4.00%	4.00%
2	29-45 Days	4.50%	4.50%
3	46-90 Days	5.00%	5.00%
4	91-180 Days	5.25%	5.25%
5	181 days to 399 Days	6.0%	6.0%
6	<i>AMMCO Nari Samriddhi FD 400 Days Scheme</i>	7.6%	7.6%
7	401- 500 Days	7.5%	7.5%
8	501- 799 Days	6.75%	6.5%
9	<i>800 Days and Above upto 10 years</i>	6.5%	6.5%

Following additional points shall be applicable:-

- **Additional interest @ 0.60% for senior citizens (Age 60 years & above) & @ 0.65 % (0.60% for senior citizens *plus* 0.05% for super senior citizens) will be payable to Super Senior Citizens (Age 80 years & above).**
- The New Deposit Scheme and the Revised Interest rates will be applicable to Fresh deposits and Renewal of existing deposits with effect from **07.07.2026**.
- **Pre Mature Cancellation of FDR, rate of interest corresponding to the period of running of FDR shall be applicable less 1% Penal Deduction.**
- **Interest is paid Quarterly on FDR's and Recurring Deposits.**
 - Appropriate Demand Loan/OD Limit against FDR Rate of Interest shall be applicable on New as well as Renewal as per the existing Interest Rate Charter on Advances dated 06.04.26.
- For Detailed Terms and Conditions please visit the nearest Bank Branch.



**AMMCO BANK**

Adarsh Mahila Mercantile Cooperative Bank Ltd.

The Recurring Deposit Interest rate structure
of our bank has been revised as follows with effect from 07.07.2026:

S.No	Slab of RD	Particulars		Rate of Interest (p.a)	Benefit of Senior Citizen & Super Citizen
1	12 Months	General Scheme		6.00%	Yes
2	15 Months (Nari Samriddhi Avarti Jama Yojana)	General Scheme		7.60%	Yes
3	18 Months	General Scheme		7.50%	Yes
4	24/33/36/48/72/84/108/120 Months	General Scheme		6.50%	Yes
5	AMMCO Nari Samriddhi Avarti Jama Yojana (Fixed Maturity Amount Scheme)	Rs 300 for 58 Months	Maturity Amount Rs. 21,000/-	7.50%	No
		Rs. 700 for 60 Months	Maturity Amount Rs. 51,000/-		
		Rs. 1400 for 59 Months	Maturity Amount Rs. 1,00,000/-		

- **Additional interest @ 0.60% for senior citizens (Age 60 years & above) & @ 0.65 % (0.60% for senior citizens *plus* 0.05% for super senior citizens) will be payable to Super Senior Citizens (Age 80 years & above) for S.No. 1 to 4 in the above table.**
- **In case of Premature Cancellation of RD, the interest rate applicable on the RD deposit shall be the same as applicable for Fixed Deposit for corresponding running period slab of the RD. It shall also be reduced by 1% Penal Deduction.**
- All necessary terms and conditions shall continue to be applicable for Recurring Deposits as applicable in Term/Fixed deposits.
- **Interest is paid Quarterly on FDR's and Recurring Deposits.**
- For Detailed Terms and Conditions please visit the nearest Branch.

