

**DEVIKA URBAN CO-OPERATIVE BANK LTD.**  
**P.N DOGRA MARKET, UDHAMPUR (J&K) - 182101**

**ADVANCES RATE W.E.F 20/12/2025**

	RATE	
<b>CASH CREDIT</b>		
UPTO RS. 5.00 LACS	11.00%	
ABOVE RS. 5.00 LACS	11.25%	
SANCTIONED OD LIMIT AGAINST FDERS/SECURITY 2% ABOVE RATE APPLICABLE ON DEPOSITS		
SANCTIONED OD LIMIT AGAINST MORTGAGE /WORK ALLOTMENT	13.00%	
<b>HOUSING LOANS</b>	Floating	
RESIDENTIAL	9.50%	
(INCLUDING MORATORIUM PERIOD)		
<b>HOUSING LOAN FOR PURCHASE OF RESIDENTIAL PROPERTY</b>	9.20%	
HOUSING UNDER COMMERCIAL	13.00%	
CAR LOANS (FRESH)	9.00%	
CAR LOANS (SECOND HAND) ONLY UPTO TWO YEARS OLD	13.00%	
TWO WHEELER	12.50%	
PERSONAL LOAN	13.50%	
<b>SPECIAL TRANSPORT LOAN COMMERCIAL (FRESH LOAN CASES)</b>	10.00%	
TRANSPORT LOAN COMMERCIAL	11.50%	
TRANSPORT LOAN OLD UPTO 3 YRS	13.00%	
AGAINST MORTGAGE OF PROPERTY	11.00%	
LOAN AGAINST MORTGAGE (HOUSING PURPOSE)	10.00%	
MACHINERY LOAN	12.50%	
CONSUMER LOAN	13.00%	
<b>SOLAR PANEL LN</b>	7.00%	
<b>New Transport Loan (New Year Offer)</b>	9.30%	
Construction Equipment	8.80%	
Loan against Bank Fixed Deposits		Above 1.5 % rate applicable on security
Against Govt. Securities/NSCs/KVPs/IVPs/LIC Policies		Above 2% rate applicable on security
<b>STAFF LOANS</b>		
HOUSING/CAR/CONSUMER/TWO WHEELER/PCL	6.00%	
OD LIMIT STAFF	8.00%	
Against FDERS/NSCs/KVPs/IVPs/LIC Policies		At par with Interest of Security

Rakesh Sharma  
Chief Executive Officer

**Note : Bank has Introduced Special Transport loan(Commercial) for the Fresh loan cases only with competitive rate of Interest of 10.50% . There is no revision in Interest of other loan products.**