

जोगिन्द्रा केन्द्रीय सहकारी बैंक मर्यादित
मुख्य कार्यालय: न्यू क्येड,
नज़दीक एच.आर.टी.सी. वर्कशॉप,
डा० चंबाघाट, सोलन, हि.प्र. -173213
दूरभाष: 01792-220305, 226334
फैक्स : 01792-222715
ई-मेल: bsd@jccb.co.in



**Jogindra Central
Cooperative Bank Ltd.**
Head Office: New Kather,
Near HRTC Workshop, PO Chambaghat,
Solan, District Solan H.P. -173213
Phone: 01792-220305, 226334
Fax: 01792-222715

Estd: 1924

HEAD OFFICE GENERAL CIRCULAR NO. 13 /2025

REG: "JCCB Wealth Builder Fixed Deposit Scheme 2024"

Attention of the incumbents of the Branches, Section of H.O. and all other concerned is drawn towards introduction of a "JCCB Wealth Builder Deposit Scheme" 2024 of 400 days in the bank. The ALCO meeting dated 12-12-2024 and BOD meeting dated 20-12-2024 vide resolution no. 12 had decided to introduce the JCCB Wealth Builder Deposit Scheme.

The Schemes is as under:

"JCCB Wealth Builder Fixed Deposit Scheme 2024"

SCHEME	Special Term Deposit Scheme "JCCB Wealth Builder Fixed Deposit Scheme" offering higher rate of interest with fixed maturity tenor of 400 days in the form of Fixed Deposit.
Eligible CUSTOMERS	Individual (singly or jointly) /Staff Firms (Proprietorship/Partnership), Company, Association, Society, Club in its name. Religious, Charitable or Educational Institutions, Municipality or Panchayat, Government or Quasi Government Body.
DEPOSIT AMOUNT	Min 10000/- Max 1.00 crore (Bulk deposits of Rs.1 crore & above are not eligible)
PERIOD OF DEPOSIT	400 Days without Auto Renewal facility
RATE OF INTEREST	General public: 7.35% Senior citizen: 7.85% Super Senior citizen: 8.10% PACS: 7.85% Staff: 7.85% Rates will be quarterly compounded.
NOMINATION FACILITY	Available Mandatory for Personal Customers.
PRECLOSURE PENALTY	Allowed with penalty as applicable to Normal Term Deposits as per existing Norms.
LOAN AGAINST DEPOSIT	Loans may be granted at the discretion of the bank, as per the bank extant guidelines on loan against deposits.
TDS	At Applicable Rate as per Income Tax Act.
15G /15H	Wherever eligible can be submitted in Branch
ANY OTHER INFORMATION RELEVANT TO THE SCHEME	Scheme shall normally remain Valid up to 28.02.2025. Bank holds the right to extend/

For more information visit www.jccb.co.in email Id: bsd@jccb.co.in

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	withdraw the facility in full or in part at its discretion at any time in future. The account should be fully KYC compliant. Valid PAN/Form-60 should be obtained wherever applicable Deposits related to RD are excluded under this scheme. All other terms and conditions in respect of existing term deposit scheme are applicable to this product also.
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- This scheme will be effective from 07-01-2025 and Fixed Deposit Scheme for 666 days shall stand discontinued w.e.f. 07-01-2025.

Managing Director

Endstt No.BSD&I/2025/ALCO/268/10700-37

Dated: 06-01-2025

Copy to:

1. All the Branch Managers of J.C.C. Bank for information and compliance.
2. Section In charge IT/CBS, Head Office Solan to incorporate the scheme in banking software and to hoist on bank's website.
3. All the Sections In charge at Head Office Solan for information.

Managing Director