

**Rates on Savings Deposits effective from 01.12.2020**

1	Balance upto Rs. 20 Lakh in the Account	3.05%
2	Balance above Rs. 20 Lakh upto Rs. 1.00 Crore in the Account	3.30%
3	Balance above Rs. 1.00 Crore in the Account	3.60%

**Rates(%) on Term Deposits effective from 01.12.2020**

PERIOD / TERM		RATE OF INTEREST (LESS THAN ₹ 1 CRORE)	RATE OF INTEREST FOR SENIOR CITIZEN (LESS THAN ₹ 1 CRORE)	RATE OF INTEREST (₹ 1 CRORE UPTO ₹ 5 CRORE)
<b>A. Term Deposit: -</b>				
i)	7 – 14 days	3.00	3.25	2.75
ii)	15 – 29 days	3.00	3.25	2.75
iii)	30 – 45 days	3.00	3.25	2.75
iv)	46 – 90 days	3.50	3.75	3.00
v)	91 – 180 days	4.00	4.25	3.50
vi)	181 – 364 days	4.50	4.75	4.00
vii)	365 days / 12 months	5.20	5.70	4.50
viii)	Above 12 months to less than 36 months	5.25	5.75	4.75
ix)	36 months to 60 months	5.40	5.90	5.00
x)	More than 60 months to 120 months	5.00	5.50	5.00

<b>For MIS Individual for 3 years</b>	<b>Revised Rate (%)</b>
For Common People	5.50
For Senior Citizen	5.90

Rates effective from 01.01.2020

## RATES OF LOANS AND ADVANCES

SL NO	TYPE OF LOAN	RATE (%)	ULTIMATE BORROWER
1	K.C.C. LOAN	5.00	7.00
2	M.T. AGRIL & AGRIL ALLIED	10.50	11.25
3	NON-FARM THROUGH SOCIETY	11.75	12.50
4	ROAD TRANSPORT OPERATOR	13.50	
5	CASH CREDIT (PDS)	12.00	
6	M.T. (ECCS)	10.00	11.00
7	M.T. LOAN (ENGG./LABOUR/OTHER CO-OP.)	14.00	
8	CASH CREDIT (CONSUMER BUSINESS)	12.50	
9	CASH CREDIT (PWCS)	12.00	
10	M.T. SHG LOAN (TO SOCIETY)	9.00	
11	M.T. SHG LOAN (TO GROUP)	10.00	11.00
12	NOMINAL MEMBER (BUSINESS)	10.90	
13	CASH CREDIT (ENGG./LABOUR/OTHER CO-OP.)	13.50	
14	B.S.K.P.	12.00	
15	B.S.K.P. (WITH 100% SECURITY)	11.00	
16	ADV. AGAINST NSC/KVP/LIP	10.00	
17	MORTGAGE LOAN	9.00	
18	PERSONAL LOAN	10.55	
19	PERSONAL PLUS LOAN	14.00	
20	VEHICLE LOAN (PERSONAL) DRAWING SALARY	8.75	
21	SALARY	8.90	
22	VEHICLE LOAN (COMMERCIAL)	13.00	
23	ADV. AGAINST DEPOSIT INCLUDING ADV. AGAINST FLEXIBLE DEPOSIT	1% HIGHER THAN CONTRACTED RATE OF INT. ON TERM DEPOSIT	

HOME LOAN (FIXED E.M.I.)		Rate (%)	
<b>DIRECT LOAN</b>			
UPTO 10 YEARS REPAYMENT TERM		8.45	
ABOVE 10 YEARS		8.60	
<b>SALARIED PERSONS DRAWING SALARY THROUGH THIS BANK</b>			
UPTO 10 YEARS REPAYMENT TERM		8.40	
ABOVE 10 YEARS		8.55	
<b>THROUGH SOCIETY</b>		<b>SOCIETY</b>	<b>ULTIMATE BORROWER</b>
UPTO 10 YEARS REPAYMENT TERM		8.40	8.45
ABOVE 10 YEARS		8.55	8.60