

Rate of Interest on Term Deposits w.e.f 01.12.2018

		General	Sr.Citizen
1.	30 days to 90 days	5 %	5 %
2.	91 days to 180 days	6 %	6 %
3.	181 days to upto 1 year	6.5%	7 %
4.	Above 1 year and up to 3 years	7.5 %	8 %
5.	Above 3 years and upto 10 years	7.75%	8.25%

Savings Bank A/c. - 4.00%

Rate of Interest on Loans and Advances w.e.f 01.12.2018

The above rates are applicable to fresh loans sanctioned W.E.F. 01.12.2018.

Sl. No.	Type of Loan	Loan Amount	Rate of Interest
1)	Unsecured Loans	Max ` 2,00,000/-	13%
2)	Jewel Loan	Max. of ` 10,00,000/-</b> Up to ` 2,00,000/- Above ` 2,00,000/- to ` 10,00,000/-	11% 12%
3)	Vehicle Loan	Max. of ` 40,00,000/-	10%
4)	Overdraft	Max. of ` 2 Crores	13.50%
5)	OD against FD	90% on FD Amount	2% on FD Rate of Int.
6)	Business Loan	Max. of ` 3 Crores	12.50%
7)	Construction & Purchase of House Purchase of Site Cum Construction	Max. of ` 70,00,000/-	10.50%
8)	Purchase of Site	Max. of ` 40,00,000/-	12.50%
10)	Clearing debt	Max. of ` 70,00,000/-	12.50%
11)	Marriage	Max. of ` 25,00,000/-	12.50%
12)	Repairs & Renovation	Max. of ` 5,00,000/-	12.50%
13)	Education	Max. of ` 15,00,000/-</b> Above ` 5,00,000/- and Up to ` 15,00,000/-	10 % 11 %
14)	Rental Discounting	Max. of ` 3 Crores	11%