

Interest Rates on Deposits

Tenure	W.E.F 17.09.2021
15-45 days	3.00
46- 90 days	4.00
91days to 180days	4.00
181 days to <1 year	5.00
1 year	5.10
>1 year - 2 years	5.30
>2 years to < 3 years	5.35
3 years to 5years	5.45
>5 years - 10 years	5.55
Saving Bank rate of interest	3.00

Interest Rates on Advances

S.N.	Type of Loan	New Rates w.e.f. 02.05.2022
1	Personal Loan	11.25
2	Housing Loan	9.50
3	Business Loan	11.25
4	Small Business Loan LIG	9.25
5	Loan to Unorganised Sector	9.25
6	Education Loan	8.25
7	Gold Ornament Loan	11.50
8	Consumer durable Loan	11.25
9	Vehicle (Transport) Loan	10.75
10	Two-Wheeler Loan	10.75
11	SSI Loan	10.50
12	Cash Credit	10.25
13	Overdraft	10.00
14	Personal Loan to staff	5.75
15	Housing Loan to Staff	6.00
16	Staff OD	5.00
17	OD against FD	1% above FD rate