

Rates on Savings Deposits effective from 01.01.2024

Sl. No.	Description	Rate of Interest (%) p.a.
1	Balance upto Rs. 25 Lakh in the Account	2.90
2	Balance above Rs. 25 Lakh upto Rs. 1.00 Crore in the Account	3.20
3	Balance above Rs. 1.00 Crore in the Account	3.60

Rates on Term Deposits effective from 17.02.2025

PERIOD		LESS THAN ₹ 3.00 CRORE	SENIOR CITIZEN LESS THAN ₹ 3.00 CRORE
Term Deposit: - (TD, RD, FD)			
i)	7 - 29 days	3.25	3.50
ii)	30 - 90 days	4.25	4.50
iii)	91 - 180 days	4.75	5.00
iv)	181 - 364 days	5.00	5.25
v)	365 days / 12 months	6.80	7.30
vi)	Above 12 months to less than 36 months	6.50	6.80
vii)	36 months to 60 months	6.25	6.50
viii)	More than 60 months to 120 months	6.00	6.25

For MIS Individual for 3 years	Revised Rate (%) for deposit of less than ₹ 1 Cr.
For Common People	6.25
For Senior Citizen	6.50

INTEREST FOR STATUTORY FUND	Revised Rate (%)
Reserve Fund, Bad Debt Fund, Risk Fund, ACSF	6.00

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)	11.00	11.50
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) #	8.25	
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	
23	ADV. AGAINST DEPOSIT INCLUDING ADV. AGAINST FLEXIBLE DEPOSIT	1% HIGHER THAN CONTRACTED RATE OF INT. ON TERM DEPOSIT	
FIXED AND FLOATING RATES AVAILABLE ON		Base Rate (%) **	
HOME LOAN (FLOATING)		8.25	
HOME LOAN (FIXED)		1% higher than Floating	
MORTGAGE LOAN		8.25	
PERSONAL LOAN		8.25	
PERSONAL PLUS LOAN		8.25	
VEHICLE LOAN (PERSONAL)		8.25	
VEHICLE LOAN (COMMERCIAL)		8.25	

** Terms and Conditions applied on Base Rate

Terms and Conditions applied on Fixed Base Rate.