



RATES AT A QUICK GLANCE

Deposit Accounts

NATURE	RATE OF INTEREST		MINIMUM BALANCE			
	NORMAL	SENIOR CITIZEN	Rural	Semi Urban	Urban	
ACCOUNT						
1. Savings Bank A/c						
A. Domestic						
a. With cheque book facility	4%	4%	N.A	N.A	N.A	
b. Without cheque book facility	4%	4%	N.A	N.A	N.A	
c. Basic Savings Bank Deposit Account	N.A	N.A	N.A	N.A	N.A	
B. Non Resident						
a. NRO	N.A	N.A				
b. NRE	N.A	N.A				
2. Term Deposits						
A. Domestic		Rate of Interest				
Term Deposits (All Maturities)		Up to & including ₹ 15 Lakhs		For Deposits above ₹ 15 Lakhs but less than ₹ 1Crore		
15 Days – 90 Days		5.50		5.50		
91 Days – 180 Days		6.50		6.50		
181 Days – less than 1 Year		6.75		6.75		
1 Year – less than 2 Years		7.00		7.00		
2 Years – less than 3 Years		7.00		7.00		
3 Years – less than 5 Years		6.75		6.75		
B. Non-Resident Accounts						
a. NRO (All Maturities)		- NIL -				
b. NRE (All Maturities)						
		Rate of Interest				
		1 year & above but <2 years	2 years & above but <3 years	3 years & above but <4 years	4 years & above but < 5 years	For 5 years (Maximum)
c. FCNR(B)		- NIL -				
i) USD						
ii) GBP						
iii) EUR						
iv) CAD						
v) AUD						



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LOANS

LOANS	RATE OF INTEREST				Processing Charges
	Up to ₹ 30 lakhs	More than ₹__ lakhs Up to ₹__ lakhs	Above ₹__ lakhs Up to ₹__ lakhs	Above ₹__ lakhs	
1. Housing Loan					
Floating Category					
Up to 5 years	NA	NA	NA	NA	
More than 5 Yrs & up to 10 Yrs	NA	NA	NA	NA	
More than 10 Yrs	NA	NA	NA	NA	
Fixed Category					
Up to 5 years	NA	NA	NA	NA	
More than 5 Yrs & up to 10 Yrs	NA	NA	NA	NA	
More than 10 Yrs	NA	NA	NA	NA	
2. Personal Loan					
a) Consumer Durable Loan	NA	NA	NA	NA	NA
b) Senior Citizen Loan Scheme	NA	NA	NA	NA	NA
c) Personal Loan Scheme	NA	NA	NA	NA	NA
d)					
3. Vehicle Loan					
a. Two Wheeler Loans	NA	NA	NA	NA	NA
b. Three Wheeler Loans	NA	NA	NA	NA	NA
c. For New Cars	NA	NA	NA	NA	NA
d. For Old Cars	NA	NA	NA	NA	NA
4. Educational Loans	Up to ₹4.00 lakhs		₹4.00 lakhs up to ₹20 lakhs		
	Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For studies in India =
					For Studies Abroad =

