

INTEREST RATES

Effective from 26th December 2011

(A) Deposits

Saving Deposit	
Lokpriya Bachat (Normal Savings)	7.50%
Subharambha Bachat	9.50%
Swabhimaan Bachat	9.00%
Naari Bachat	9.00%
Young Star Savings	9.00%
Prabardhak Bachat (Normal)	8.00%
Prabardhak Bachat (Special)	9.50%
USD Savings Deposit	3.00%
Fixed Deposit	
Up to 3 Months	6.50%
6 Months	9.50%
1 Year and above	10.50%
Special	10.50%

(B) Loans and Advances

Categories

	Prime	Others
Overdraft	15.00%	16.00% - 17.00%
Demand Loan	14.50%	15.00% - 16.00%
Term Loan	15.50%	15.00% - 16.00%
Cash Credit Loan	14.00%	14.00% - 15.00%
Import Finance	13.00% - 14.00%	14.00% - 16.00%
Short Term Loan	14.00% - 15.00%	15.00% - 16.00%
Pledge Loan	15.00% - 18.00%	
Export Finance	13.00% - 14.00%	14.00% - 16.00%
SME Loan	12.99% - 16.99%	
Deprived Sector Loan		
Institutional	11.00% - 14.00%	
Individuals	20.00% - 21.00%	
Micro Credit Others	20.00% - 21.00%	
Mortgage Overdraft	16.00%	17.00% - 18.00%
Mortgage Loan		
Upto 5 years	14.00%	15.00%
Upto 10 years	15.00%	16.00%
Upto 15 years	16.00%	17.00%
Housing Loan		
Upto 5 years	13.00%	14.00%
Upto 10 years	14.00%	15.00%
Upto 15 years	15.00%	16.00%
Upto 20 years	16.00%	17.00%
Auto Loan		
Private	13.00%	14.00%
Commercial	15.50%	16.50%
Loan against FDR	Own Bank : +2.00% or minimum 13.00% Other Bank : +3.00% or minimum 14.00%	
Loan against Govt. Securities	+2.00% or minimum 14.00%	
LCY Loan against FCY Deposit	12.00% - 14.00%	
Other Loans	18.00% - 21.00%	

It is also notified that changes will be effective in rates of existing call accounts.