

INTEREST RATES

Effective from 31st January 2012

(A) Deposits

Saving Deposit	
Lokpriya Bachat (Normal Savings)	6.50%
Subharambha Bachat	8.50%
Swabhimaan Bachat	8.00%
Naari Bachat	8.00%
Young Star Savings	8.00%
Prabardhak Bachat (Normal)	7.00%
Prabardhak Bachat (Special)	8.50%
USD Savings Deposit	3.00%
Fixed Deposit	
Up to 3 Months	6.50%
6 Months	9.00%
1 year and above	10.00%
Special	10.00%

(B) Loans and Advances

Categories

	Prime	Others
Overdraft	14.00%	15.00% - 16.00%
Demand Loan	13.00% - 14.00%	14.00% - 15.00%
Term Loan	15.00%	15.00% - 16.00%
Cash Credit Loan	13.00%	14.00% - 15.00%
Import Finance	12.00% - 14.00%	14.00% - 16.00%
Short Term Loan	13.00% - 15.00%	15.00% - 16.00%
Pledge Loan	13.00% - 15.00%	14.00% - 16.00%
Export Finance	13.00% - 14.00%	14.00% - 16.00%
SME Loan	12.49% - 16.99%	
Deprived Sector Loan		
Institutional	11.00% - 14.00%	
Individuals	20.00% - 21.00%	
Micro Credit Others	20.00% - 21.00%	
Mortgage Overdraft	15.00% - 17.00%	
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	13.00% - 16.50%	
Loan against FDR	Own Bank : +2.00% or minimum 12.50% Other Bank : +3.00% or minimum 13.50%	
Loan against Govt. Securities	+2.00% or minimum 13.00%	
LCY Loan against FCY Deposit	12.00% - 14.00%	
Other Loans	17.00% - 20.00%	

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