

# RATE OF INTEREST ON DEPOSITS

Duration	General Public	For Senior Citizen
15 Days upto 90 Days	3.50 %	3.50%
91 Days upto 180 Days	4.00 %	4.00 %
181 Days to 364 Days	5.00 %	5.00 %
1 Year upto 2 years	6.75%	7.00 %
Above 2 Years	7.25 %	7.50 %
366 Days	8.00%	8.25% (W.e.f. 31-03-2025)
Savings Bank A/c	3.00%	3.00% (W.e.f. 01-04-2024)

# RATE OF INTEREST ON LOANS

SL.No	Particulars	R.O.I
01	Surety Loan	17%
	Suriety Loan (Pigmy Collector and Appraiser)	12%
02	Surety Loan ( Salary Deduction )	13.50%
03	Jewel Loan	11.90%
04	Gold Loan	11.90%
05	High Value Gold Loan	11.90%
06	Express Gold Loan	12%
07	Mortgage Loan (For business)	13%
08	Overdraft Loan (For business)	13.50%
09	Stock-in-Trade/Industrial Loan	12%
10	Mortgage Loan (Compound wall, well, Roof Sheet, Interlock etc.)	12%
11	House Construction/ purchase/ Flat purchase	9.90%
12	House/Flat Repair/Renovation	12%
13	Vehicle Loan (New Transport)	12%
14	Vehicle Loan (All Two wheeler)	14%
15	Vehicle Loan (Private use)	11%
16	Vehicle Loan (Heavy vehicle)	11%
17	Vehicle Loan (Second Hand)	13%
18	Other Loan (NSC/LIC Loan)	12%
19	Small Business Development Loan	15%