

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)
366 Days (15 lakhs to 50 lakhs)	-	8.25 (Society)
399 Days Above 50 lakhs	8.33%	8.33%
Savings Bank A/c	3.00%	3.00% (W.e.f. 01-04-2024)

Special Deposit Scheme

Special Deposit Scheme has been introduced for the period from 1st August 2026 to 30th September 2026, as detailed below.

Term Deposit Scheme:

Duration	General Public	Senior Citizens
399 days	8.50%	8.65%

Bulk Deposit Scheme:

Duration	Type of A/c	Deposit Amount(₹) (Single Transaction)	Rate of Interest
399 days	General Public/Institutions/Societies)	Above 50 Lakhs upto 1 Crore	8.65%
		Above 1 Crore	8.80%

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)	13.50%
08	Overdraft Loan (For business)	13.50%
09	Stock-in-Trade/Industrial Loan	12%
10	Mortgage Loan (Compound wall, well, Roof Sheet, Interlock etc.)	13%
11	House Construction/ purchase/ Flat purchase	9.90%
12	House/Flat Repair/Renovation	13%
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%
20	Housing loan top-up-84 EMI	14%
21	Mortgage loan top-up-84 EMI	15%