

**DEPOSITS:**

S. No.	Particulars	4.10.2021	01.01.2022	Senior Citizen
1.	30 Days to 45 Days	3.50%	3.50%	
2.	46 days upto 179 days	4.30%	4.30%	
4.	180 days and above less than 1 year	5.30%	<b>5.10%</b>	
5.	1 year & Above	5.75%	<b>5.50%</b>	<b>6.00%</b>
7	Saving Bank deposit	3.50%	3.50%	

**REVISED INTEREST RATE ON LOAN & ADVANCES:****Bank BPLR is 10%**

S. No.	Particulars	01.01.2022	Rate of Int.
1 (i)	Mortgage Term Loan If CIBIL Score is more than 750	BPLR	10%
1 (ii)	Mortgage Term Loan If CIBIL Score is less than 750	BPLR+0.25	10.25%
2 (i)	Mortgage Overdraft Up To 1.00 Cr Mortgage Overdraft Above 1.00 Cr.	BPLR + 0.75 BPLR+ 1	<b>10.75%</b> <b>11.00% #</b>
2(ii)	Personal Overdraft to Staff	BPLR -2.00	8.00%
3 (i)	Housing Loan UP To 25 Lakh	BPLR -3	<b>7.00%</b>
3 (ii)	Housing Loan Above 25 Lakh Up to 70 Lakh A. If CIBIL Score is more than 750 B. If Cibil Score Is Less then 750	BPLR - 2.75* BPLR - 2.25	<b>7.25%</b> <b>7.75%</b>
3 (iii)	Housing Loan to Staff	Simple Interest @ Less then 1% Of ROI Applicable On general	
4	Business Term loan	BPLR + 0.50	10.50%
5	Consumer loan Two Wheeler	BPLR+2.00	12%
6	Four Wheeler Loan : For personal use	BPLR -2.00	<b>8%*</b>
7	Four Wheeler loan for Commercial use	BPLR-1.00	<b>9%*</b>
8	Four Wheeler loan Second hand (True Value)	BPLR	10%
9	Vehicle Loan to Staffs	Interest @ Less then 1% Of ROI Applicable On general	
10	Cash credit Limit	BPLR	10%
11	Personal loan against cash security	BPLR + 0.50	10.50%
12	Personal loan against Salary certificate	BPLR+2.00	12%
13	Education Loan	BPLR	10%
14	Solar Power loan	BPLR - 0.20	9.80%
15	i) Loan & OD Against Bank FDR Individual ii) Loan & OD Against Third Party FDR	1% above on applicable FDR rate 2% above on applicable FDR rate	

# Interest of Mortgage Overdraft Interest Rate will be applicable on New as well as Existing Facilities.

New interest rates will be applicable on new loan & advances from 01.01.2022

Note:\* A rebate of 0.25% in interest rate will be given to Any types of Four Wheeler loan up to 10 lakh where colletral security in the form of properties is provided or cash securities in the form of LIC/KVP/NSC atleast 50% of the loan value is provided.