

Interest Rate for Savings, & Fixed Deposit

Product	Deposit Duration	Interest Rate (%) [w.e.f., 05 th May 2020]
Short Term (Below 20 Lakhs)	46 days to 179 days	5.25 %
Short Term (Below 20 Lakhs)	180 days to 365 days	6.75 %
Fixed Deposit (Below 20 Lakhs)	366 Days to 2 Years	8.00 %
Fixed Deposit (Below 20 Lakhs)	Above 2 Years to 3 Years	8.25 %
Fixed Deposit (Below 20 Lakhs)	Above 3 years to 5 years	8.50 %
Fixed Deposit (Below 20 Lakhs)	Above 5 years	9.00 %
Short Term (Above 20 Lakhs)	46 Days To 179 Days	5.25 %
Fixed Deposit (Above 20 Lakhs)	180 Days to 365 Days	6.75 %
Fixed Deposit (Above 20 Lakhs)	366 Days to 2 Years	8.50 %
Fixed Deposit (Above 20 Lakhs)	Above 2 Years to 3 Years	8.50 %
Fixed Deposit (Above 20 Lakhs)	Above 3 years to 5 years	8.50 %
Fixed Deposit (Above 20 Lakhs)	Above 5 years	9.00 %
For Senior Citizen	Additional interest rate in all the above Schemes	0.50 %
Saving Account	General	5.00 %
Saving Account	Premium	6.00 %

Personal Loan

Score : %	Rating	Rate of Int.	Int. rate (%)
75 & above	AAA	BPLR	12.50
70 – 80 %	AA	BPLR + 1.0%	13.50
60 – 70 %	A	BPLR + 1.5%	14.00
50 – 60 %	B	BPLR + 3.0%	15.50
Below 50 %	Not eligible	-----	

Cash Credit and other business loans

Score %	Rating	Rate of Int.	Int. rate (%)
75% & above	AAA	At PLR	12.50
70% to 75%	AA	PLR+ 0.50%	13.00
65% to 70%	A	PLR+ 1.00%	13.50
50% to 65%	B	PLR+ 1.50%	14.00

Agriculture loans:

Score %	Rating	Rate of Int.	Int. rate (%)
80 % and above	AAA	At PLR	12.50
70% to 80%	AA	PLR+ 0.50%	13.00
60 % to 70 %	A	PLR+ 1.00%	13.50
50 % to 60 %	B	PLR+ 1.50%	14.00

Agriculture crop loan: PLR – 1% i.e. 11.50 %

Overdraft on cash credit – 1% above the sanctioned interest rate