

**1. Annual Deposit Rates**

S.N.	Description	Interest rate (%)
1	Saving Deposit	
	General Saving	4
	Sambridi Saving	6
	Ba Ama Saving	8
2	USD Saving Deposit and Call Deposit	1.25
	EURO Saving Deposit and Call Deposit	1
	POUND Saving Deposit and Call Deposit	1
3	Fixed Deposit	
	up to 3 months	8
	up to 6 months	8.25
	up to 1 Years	9
	up to 2 Years	9.25
	above 2 year up to 5 Years	9.75
	1 year (minimum balance 10 Lacks )	10.25
4	Akshya Kosh	10.50
5	Prime Customer Fixed Deposit ( Minimum time Period is 1 year )	
	10 Crore and more than	11.50
	3 Crore and up to less than 10 Crore	10.75
	2 Crore and up to less than 3 Crore	10.50
	1 Crore and up to less than 2 Crore	10.25

**2. Annual Simple Lending Rates:**

S.N.	Description	Interest rate (%)
	Working Capital	
1.	Agricultural	
1.1	Agro Production	
	Vegetable, mushroom	12.50
1.2	Agro Business	
	Floriculture, Agro Products, Cumin Seed / Tobacco, Irrigation Equipments	12.50
	Agro tools :	
	Tractor,	16.50
	Power tiller, Thresher, Planter, Bullock, Can Crosser	13.50
1.3	Livestock / Fishing Farming	
	Poultry, Fishery, Apiculture / silkworm Farming and others	13.50
2	Mines	11
3	Manufacturing	
3.1	Agro Industry	
	Chemical Fertilizer, Insecticide, Harmon Production, feed production, Agro Tools Production, Food and Beverage Production	13.50
3.2	Power Generation Bio gas and Solar	13.50
3.3	Other Industry	
	Soap / Detergent Power, Construction material, GI pipe, Metal, Frame, Kitchen material production, Jewelry / handicraft Production, Candle, incense stick production, Stationary Production, Furniture Industry, Textile and Readymade goods, Medicine, Cement, Carpet, Stone, Garment and other	16
4	Power Generation	
	Hydro Power, Biogas, Solar, Others	13
5	Metallic Productions, Machinery and Electric Tools Installation	13
6	Transportation and Communication Equipments and installation	
6.1	Air Transportation, Water Transportation, Horse / Donkey / Khachar, Katha Gada / Tyre Gada, Telephone and Cyber Café Cable Network and Others	13
7	Wholesale and Retail Business	
	Agricultural Marketing	16.50
	Agro Tools, Forest Goods, Cardmoms Consumer Storing, Irrigation Equipments, Live Stock Power Generation, Equipments, Fuel Depo, Educational / Information Entertainment tools, Handicraft /Murti Kala Handicraft Showroom, Color Lab / Photo Studio, Construction Materials Grocessory, Import Export and Other	16
8	Finance, Insurance and Fixed assets	
	Land Purchase, Plotting and Development	14
	Insurance Company and Pension Fund	14
	Cooperatives and Other	13
9	Hotel, Restaurant , Cinema and Other Entertainment	
	Hotel, Motel, Restaurant, and Resort, Travel, Tours and Tracking, Riding and Rafting, Camping, Porter Service,	15
	Cinema / Recreation / Entertainment	15
	Others	14.50
10	Other Service	
	Advertisement	14.50
	Hospitals and Clinics	14.50
	Public Health Clinic, Medical Shop, Laboratory, Agro Vet Shop, Others	14.50
	School and Colleges, Technical and vocational education center, Consultancy services, Others	14.50
	Cold storage and Godwans	14.50
	Repair and Maintenance Workshop	14.50
	Catering and Tent Services	14.50
	Sanitation and Waste Management	14.50
	Others	14.50
Term Loan		
1	Agricultural	
	Agro Production	12.50
	Agro Business : floriculture, Agro Products, Cumin Seed / Tobacco	12.50
	Agro tools : , Power tiller, Thresher, Planter, Bullock, Can Crosser	12.50
	Tractor	16.50
	Irrigation	12.50
	Livestock / Fishing Farming	
	Poultry, Fishery, Apiculture / silkworm Farming and others	13.50
2	Mines	11
3	Manufacturing	
3.1	Agro Industry	
	Chemical Fertilizer, Insecticide, Harmon Production, feed production, Agro Tools Production, Food and Beverage Production	13.00
3.2	Power Generation Bio gas and Solar	13
3.3	Other Industry	
	Soap / Detergent Power, Construction material, GI pipe, Metal, Frame, Kitchen material production, Jewelry / handicraft Production, Candle, incense stick production, Stationary Production, Furniture Industry, Textile and Readymade goods, Medicine, Cement, Carpet, Stone, Garment and other	16.00
4	Construction	
	Housing (Residential)	
	5 year	13
	10 year	13.50
	15 year	14.50
	Housing (Commercial)	13.50
	Heavy Construction-Road, Bridge, Cable Car, Ropeway	13.50
	Cold storage and Godwans and others	13.50
	Hospitals	14
	Others	14

5	Power Generation	
	Hydro Power, Bio-Gas, Solar	13
	Others : Wind Mill, Briquette Plant, Power Generation Equipments, Fuel Depo, Battery Charge Station	14
6	Processing Industry	
	Agro Product Processing, Herbal Processing, Meat Processing, Dairy Processing, Furniture Industry, Turpentine Industry	13.00
7	Metallic Productions, Machinery and Electric Tools Installation	13.50
8	Transportation and Communication Equipments and Installation	
	Air Transportation, Water Transportation, Horse / Donkey / Khachar, Katha Gada / Tyre Gada, Telephone and Cyber Café Cable Network and Others	13
9	Finance, Insurance and Fixed Assets	
	Land Development	13
	Insurance Company and Pension Fund	13
	Cooperatives and Other	12.50
10	Hotel, Restaurant, Cinema and Other Entertainment	
	Tourism	14.50
	Hotel, Motel, Restaurant and Resort, Travel, Tours and Trekking, Rafting, Riding Camping	14.50
	Cinema/Recreation/Entertainment	15
	Cinema Hall/ Hi-vision, Park/Swimming pool, Aquarium, Other	14.50
11	Other Services	
	Advertisement	14.50
	Hospitals and Clinics	14.50
	Public health clinic	14.50
	Medical shop	14.50
	Laboratory	14.50
	Agro vet shop	14.50
	Others	14.50
	School and colleges	14.50
	School and Colleges	14.50
	Technical and vocational education center	14.50
	Consultancy services	14.50
	Others	14.50
	Cold storage and Godwans	14.50
	Repair and Maintenance Workshop	14.50
	Catering and Tent Services	14.50
	Sanitation and Waste Management	14.50
12	Others	
	Overdraft	
	Individual	16.50
	Institutional	16
	Household loan and Consumer Loan	16.50
	Auto loan (Light Vehicles : Van/Car/Motorcycle)	14
	Educational Service Loan	14
	Education Loan	13
	Gold and Silver Loan	11
	Loan Against Fixed deposit	
	Own bank	additional 2% or current rate of FD whichever is greater
	Other bank	13
	Loan Against Other Securities	8% or additional 2% whichever is greater
	Loan Against Foreign Bank Guarantee	8% or additional 2% whichever is greater
	Credit Card	10
	Foreign Employment	14
	Other	16.50
13	Local Government	12
14	Guarantee Claim Loan	22
15	Demand Loan and contract loan	16
16	Hypothecation	14
17	AOC Loan	14
18	Packing Credit (In LCY and In FCY)	14
19	Pre-Shipment Loan	14
20	Post- Shipment Loan	14
21	Import Loan	14
22	Trust Receipt Loan	14
24	Bridge Gap Loan	12.00
25	Others	16.50
26	Small Farmer development Bank	10.75
27	Small Farmer Cooperatives	11