

INTEREST RATE OF FIXED DEPOSITS

Period of deposits	Interest Rate	
	Individuals & Others	Senior Citizens
15 days to 45 days	5.50%	6.00%
46 days to 90 days	6.00%	6.50%
91 days to 179 days	6.50%	7.00%
180 days to below 1 year	7.25%	7.75%
1 year to below 3 year	7.75%	8.25%
3 year and above	7.80%	8.30%

INTEREST RATE OF FIXED DEPOSITS OF CO-OP. INSTITUTIONS

Period of deposits	Co-operative Institution
15 days to 45 days	5.50%
46 days to 90 days	6.00%
91 days to 179 days	6.50%
180 days to below 1 year	7.25%
1 year to below 3 year	7.75%
3 year and above	7.80%

REVISED INTEREST RATE OF NRE FIXED DEPOSITS

PERIOD OF DEPOSITS	INTEREST RATE ON NRE
1 year to below 3 years	7.75%
3 years to 10 years	7.80%

REVISED INTEREST RATE ON BULK DEPOSITS

Individual (Domestic)
Minimum amount 15,00,000/- or above (Single Deposit) Period 12 Months only Interest Rate 8.00%

Individual (NRE)
Minimum amount 15,00,000/- (Single Deposit) Period 12 Months only Interest Rate 8.00%

DIRECTIVE ON INTEREST RATES OF LOANS & ADVANCES

Type of loan	NO INTEREST REBATE ALLOWABLE
Sugama Mortgage Loans	Interest Rate
Upto Rs. 2 Lakh	12.75%
Rs.2,00,001 to Rs.10 lakh	13.50%
Rs.10,00,001 and above	13.75 %

Type of loan	Revised Interest Rate with effect from 17.09.2025
Cash Credit Loans	
Credit score above 700	10.5 %
Credit score 600 to 700	11.5%
Credit score 450 to 589	14.00%

Education Loan	10.5
Agriculture Allied Activities	10.5
Professional Loan	10
Pensioners Loan	9
Housing Loan	11
	11.5
	12
Housing Loan for Employees	8.5
Surya Tejus Solar Loan	9
Gold Loan	7
	8.5
	9.75
	10.5
Personal Loan	12.5

LOAN PROCESSING CHARGES

GOLD LOAN PROCESSING CHARGES	
Upto Rs.5,00,000/-	Rs.3/- per 1000 (Minimum 50/- and Maximum 350/-) + GST
Rs.5,00,000/- to 10,00,000/-	0.075% of the amount (Minimum 375/- and Maximum 750/-) + GST
Above 10 lakh	0.010% (Minimum 1000/- and Maximum 5000/-) + GST

LOAN PROCESSING CHARGES	
All Loans including Surety loans, MWL (Except gold loans, Deposit loans, NSC Loans, and loans to Staff)	0.8% of the loan amount + GST

COST OF APPLICATION FORMS	
Cost of all loans (Mortgage) form	Rs.250/- + GST

Cheque book Charge

For Savings Bank & Current Account ----- 30+Gst/per Cheque book

Cost of form for Membership Application : 15 + Gst, Entrance Fee : For A class : 5 +gst, D Class : 10 +gst

