

**INTEREST RATES FOR DEPOSITS & ADVANCES**  
**- W.E.F. 01st August 2011 -**

**Description** **Min. rate as at** **Max. rate as at**

**Interest Rates on Deposits**

Savings Deposits	4.00%	5.00%
Minor Savings Deposits	5.00%	5.00%
Call Deposits	3.00%	3.00%
Time Deposits - 1 Year		
* Interest Payable monthly	7.50%	8.50%
* Interest Payable at maturity	8.00%	9.00%
NRFC Savings Deposits		
* US Dollar	1.25%	1.25%
* Sterling Pound	1.50%	1.50%
* Euro	1.00%	1.00%
* Australian Dollars	2.50%	2.50%
NRFC Fixed Deposits - 1 Year		
* US Dollar	2.15%	3.25%
* Sterling Pound	2.95%	4.00%
* Euro	2.20%	3.50%
* Australian Dollars	3.60%	4.75%

**Interest Rates on Advances**

Export Bill Finance - Rupee Facilities	9.00%	9.00%
Import Bill Finance - Rupee Facilities	11.00%	13.00%
Lease Finance	12.00%	13.00%
Lending to Small & Medium Scale Industries (SMEs)	9.00%	9.00%
Residential Housing	11.50%	12.50%
Pawning	12.00%	12.00%
US Dollar Loans to Exporters	3.50%	7.00%
Overdrafts		
* Permanent	10.00%	14.50%
* Temporary	25.00%	25.00%
Personal Loans	12.00%	13.50%
Vehicle Loans	9.00%	13.50%
Credit Cards	24.00%	24.00%
Agricultural Lending	9.00%	9.00%

**Refinance Schemes**

**i. Agriculture & Animal Husbandry**

* Tea Development Project (Revolving fund)-(TDPRF)	9.00%	9.00%
* Agro - Livestock Development loan scheme	8.00%	12.00%
* Prosperity loan scheme (Saubagya)	9.00%	9.00%

**ii. Small & Medium Enterprises Sector**

* Viskam-Credit line for development of commercialized Agribusiness	8.00%	8.00%
* Self-Employment initiative Loan Scheme	10.00%	10.00%

**iii. Micro Finance Sector**

* Poverty Alleviation Microfinance Project (Revolving Fund) PAMP Scheme	12.00%	12.00%
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