

INTEREST RATES

	Effective From				
CNo		. 20//.12.01	Min Deleves (Ds)	Interest Bate	
S.No	Name of Product		Min Balance (Rs)	Interest Rate	
1	RFL Normal Saving A/c		100	4.50%	
2	RFL Investor's Saving A/c		1000	4.75%	
3	RFL Special Saving A/c		1000	4.75%	
4	RFL Swabhalambhi Payroll Savings Account		0	6.50%	
5	RFL Student Saving A/C		500	5.00%	
6	RFL PWD Saving A/C		0	6.50%	
7	RFL Shareholders Saving A/c		1000	6.50%	
8	RFL Dhaulagiri Saving A/C		5000	5.25%	
9	RFL Kanchanjunga Saving A/C		10000	5.50%	
10	RFL Everest Saving A/C		20000	5.75%	
11	RFL Super Saving		25000	6.00%	
12	RFL Gold Saving		100000	6.25%	
13	RFL Diamond Saving A/C		200000	6.50%	
	Individual Fixed Deposit	Monthly	Quarterly	On Maturity	
	3 Months	_	,	7.00%	
	6 Months			7.50%	
	9 Months		7.75%	8.00%	
12 Months		8.00%	8.00%	8.00%	
24 Months		8.50%	8.50%	9.00%	
36 months and above		Negotiable			
	Corporate Fixed Deposit	Monthly	Quarterly	On Maturity	
	3 Months			5.00%	
6 Months to less than one year			6.00%	6.00%	
12 Months			7.50%	7.75%	
24 Months		7.75% 8.00%			
36 months and above		Negotiable			
Credit Facilities		Premium Rate(% per annum)			
Home L					
Auto Loan					
	rcial Vehicle Loan (HP)	Base rate + premium upto 5%			
	ate Loan				
	l Loan (Installment Credit & Personal Overdraft)				
	onal Loan				
Education Loan					
SME Loan/ Business Loan					
	ainst share securities/ margin lending				
	d Sector Loan (Retail)				
-	d Sector Loan (Institutional)	As per agreement with MFIs			
Loans u	Loans under consortium financing As per the consortium agreement				
Loans under FDR		Upto 3% on coupon rate on FDR			
	Fixed Interest Rate Loan (For Individual)	13.00%			