

INTEREST RATES

Effective From 2079.04.01

	Effective From 2073.04.01				
S.N	Name of Product	Min Balance (Rs.)	Interest Rate (% per annum)		
1	RFL Normal Saving Account	100	7.15%		
2	RFL Saving - Investor's Account	100	7.15%		
3	RFL Special Saving Account	1,000	7.15%		
4	RFL Swabhalambhi Payroll Savings Account	0	7.93%		
5	RFL Student Saving Account	500	7.15%		
6	RFL PWD Saving Account	0	7.93%		
7	RFL Staff Saving Account	500	7.93%		
8	RFL Shareholders Saving Account	1,000	7.93%		
9	RFL Dhaulagiri Saving Account	5,000	7.15%		
10	RFL Kanchanchanjunga Saving Account	10,000	7.15%		
11	RFL Everest Saving Account	20,000	7.37%		
12	RFL Super Saving Account	25,000	7.53%		
13	RFL Gold Saving Account	50,000	7.64%		
14	RFL Diamond Savings Account	100,000	7.93%		
15	RFL Platinum Savings Account	150,000	8.50%		

Individual Fixed Deposit	Monthly	Quarterly	On Maturity	
3 months	12.00%	12.00%	12.00%	
6 months	12.05%	12.05%	12.05%	
9 months	12.10%	12.10%	12.10%	
12 months and above	12.15%	12.15%	12.15%	
Reliance Remittance Fixed Deposit Account	1.0	1.0% higher than above mentioned rates		

Corporate Fixed Deposit	Monthly	Quarterly	On Maturity
3 months	11.00%	11.00%	11.00%
6 months	11.05%	11.05%	11.05%
9 months	11.10%	11.10%	11.10%
12 months and above	11.15%	11.15%	11.15%

Credit Facilities	Premium Rate (% per annum)	
Home Loan		
Auto Loan		
Commercial Vehicle Loan (HP)		
Real Estate Loan	Base rate + premium up to 6%	
Personal Loan (Installment Credit and Personal Overdraft)		
Professional Loan		
Education Loan		
Reliance Atmanirbhar Karja (Micro SME Loan)		
Reliance Safal Byabasai Karja (SME Loan)		
Reliance Saral Krishi Karja		
Loan against Shares and Securities / Margin Lending		
Deprived Sector Loan (Retail)		
Deprived Sector Loan (Institutional)	As per agreement with MFIs	
Loans under consortium financing	As per the consortium agreement	
Loans under FDR	Up to 3% on coupon rate	
Loan against Government Securities	Up to 2% on coupon rate	
Fixed Interest Rate Loan (For Individual)	16% per annum	