

## INTEREST RATES

## Effective From 2080.02.01

| S.N | Name of Product                          | Min Balance (Rs.) | Interest Rate<br>(% per annum) |
|-----|------------------------------------------|-------------------|--------------------------------|
| 1   | RFL Normal Saving Account                | 100               | 8.00%                          |
| 2   | RFL Saving - Investor's Account          | 100               | 8.00%                          |
| 3   | RFL Special Saving Account               | 1,000             | 8.00%                          |
| 4   | RFL Swabhalambhi Payroll Savings Account | 0                 | 8.21%                          |
| 5   | RFL Student Saving Account               | 500               | 8.00%                          |
| 6   | RFL PWD Saving Account                   | 0                 | 8.21%                          |
| 7   | RFL Shareholders Saving Account          | 1,000             | 8.21%                          |
| 8   | RFL Staff Saving Account                 | 500               | 8.21%                          |
| 9   | RFL Dhaulagiri Saving Account            | 5,000             | 8.00%                          |
| 10  | RFL Kanchanchanjunga Saving Account      | 10,000            | 8.00%                          |
| 11  | RFL Everest Saving Account               | 20,000            | 8.00%                          |
| 12  | RFL Super Saving Account                 | 25,000            | 8.00%                          |
| 13  | RFL Gold Saving Account                  | 50,000            | 8.00%                          |
| 14  | RFL Diamond Saving Account               | 100,000           | 8.21%                          |
| 15  | RFL Platinum Saving Account              | 150,000           | 8.80%                          |
| 16  | RFL Sarathi Saving Account               | 200,000           | 9.00%                          |
| 17  | RFL Remittance Saving Account            | 100               | 10.00%                         |

| Individual Fixed Deposit                  | Monthly                                                       | Quarterly | On Maturity |
|-------------------------------------------|---------------------------------------------------------------|-----------|-------------|
| 3 months                                  | 10.60%                                                        | 10.60%    | 10.60%      |
| 6 months                                  | 10.75%                                                        | 10.75%    | 10.75%      |
| 9 months                                  | 10.90%                                                        | 10.90%    | 10.90%      |
| 12 months to 23 months                    | 11.10%                                                        | 11.10%    | 11.10%      |
| 24 months and above                       | 11.25%                                                        | 11.25%    | 11.25%      |
| Reliance Remittance Fixed Deposit Account | 1.0% higher than above mentioned rates for respective tenture |           |             |

| Corporate Fixed Deposit | Monthly | Quarterly | On Maturity |
|-------------------------|---------|-----------|-------------|
| 6 months                | 8.75%   | 8.75%     | 8.75%       |
| 9 months                | 8.90%   | 8.90%     | 8.90%       |
| 12 months to 23 months  | 9.10%   | 9.10%     | 9.10%       |
| 24 months and above     | 9.25%   | 9.25%     | 9.25%       |

| Credit Facilities                                         | Premium Rate (% per annum)                                |  |
|-----------------------------------------------------------|-----------------------------------------------------------|--|
| Home Loan                                                 |                                                           |  |
| Auto Loan                                                 |                                                           |  |
| Commercial Vehicle Loan (HP)                              |                                                           |  |
| Real Estate Loan                                          |                                                           |  |
| Personal Loan (Installment Credit and Personal Overdraft) |                                                           |  |
| Professional Loan                                         | Base rate + premium up to 5%                              |  |
| Education Loan                                            |                                                           |  |
| Reliance Atmanirbhar Karja (Micro SME Loan)               |                                                           |  |
| Reliance Safal Byabasai Karja (SME Loan)                  |                                                           |  |
| 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 against FDR                                         | Upto 3% on Coupon rate (not less than the base rate)      |  |
| Loan against Government Securities                        | Base rate or Coupon rate whichever is higher plus upto 3% |  |
| Fixed Interest Rate Loan (For Individual)                 | 16% per annum                                             |  |