

RATES AT A QUICK GLANCE AS ON DECEMBER 2023

A) DEPOSIT ACCOUNTS:

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	RURAL	SEMI URBAN	URBAN
<u>SAVINGS BANK A/C</u>					
<u>A. RESIDENT</u>					
a. With cheque book facility	3 % for balance up to 25 Lakh	3 % for balance up to 25 Lakh	N / A	5,000	N / A
	3.50 % for balance > 25 Lakh to 1 Crore	3.50 % for balance > 25 Lakh to 1 Crore			
	4.00 % for balance >1Crore	4.00 % for balance >1Crore			
b. Without cheque book facility					
c. Basic Savings Bank Deposit Account	Same as Above	Same as Above			
<u>B. NON-RESIDENT</u>					
a. NRO	Same as Above	Same as Above	N / A	5,000	N / A
b. NRE					
<u>TERM DEPOSITS</u>					
<u>A. RESIDENT</u>		RATE OF INTEREST			
TERM DEPOSITS (ALL MATURITIES)		UP TO & INCLUDING 15 LAKHS	FOR DEPOSITS ABOVE 15LAKHS BUT LESS THAN 1CRORE		
7 days to 45 days		4.50	4.50		
46 days to 90 days		5.50	5.50		
91 days to 180 days		6.25	6.25		
181 days to up to 1 year		6.75	6.75		
Above 1 Years and up to 2 Years		7.00	7.00		
Above 2 Years and up to 3 Years		6.50	6.50		
Above 3 Years and up to 5 Years		6.00	6.00		
Above 5 Years		6.00	6.00		
<u>B. NON-RESIDENT</u>		RATE OF INTEREST			
a. NRO (All Maturities)		Same as Above		Same as Above	

BANK OF BAHRAIN & KUWAIT B.S.C.

b. NRE (All Maturities)					
1 Year only			6.75		6.75
Above 1 Year and up to 2 Years			7.00		7.00
Above 2 Year and up to 3 Years			6.50		6.50
b. NRE (All Maturities)					
Above 3 year and up to 5 Years			6.00		6.00
C. FCNR			<u>RATE OF INTEREST</u>		
	1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
USD	5	4	4.25	2.0	-
GBP	2.80	-	-	-	-
EUR	-	-	-	-	-
CAD	-	-	-	-	-
AUD	.50	-	-	-	-

B) LOANS:

LOANS	RATE OF INTEREST				PROCESSING CHARGES
1. HOUSING LOAN	UP TO ` _ LAKHS	MORE THAN ` _ LAKHS	ABOVE ` _ LAKHS	ABOVE ` _ LAKHS	
		UP TO ` _ LAKHS	UP TO ` _ LAKHS		
<u>FLOATING CATEGORY</u>					
Up to 5 years	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	As Per sanction letter Terms
More than 5 Yrs & up to 10 Yrs	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	
More than 10 Yrs	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	Linked to EBLR (currently 9.55%)	
<u>FIXED CATEGORY - NOT APPLICABLE</u>					
2. PERSONAL LOAN					
a) Consumer Durable Loan	Not available				
b) Senior Citizen Loan Scheme	Not available				
c) Personal Loan Scheme	11.55% if Cibil More than 700	11.55% if Cibil More than 700	11.55% if Cibil More than 700	11.55% if Cibil More than 700	Up to 1 %
	13.55 % if Cibil Less 700	13.55 % if Cibil Less 700	13.55 % if Cibil Less 700	13.55 % if Cibil Less 700	
3. VEHICLE LOAN					

a. Two-Wheeler Loans	Not available				
b. Three-Wheeler Loans					
c. For New Cars					
d. For Old Cars					
4. EDUCATIONAL LOAN	Up to `4.00 lakhs		`4.00 lakhs up to `20 lakhs		For studies in India
	Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	
Not available					For Studies Abroad

C) CHARGES:

FEE BASED SERVICES						
1. LOCKERS						
Type of Locker	Metro / Urban/ Semi Urban			Rural		
	1 YEAR	2 YEARS	3 YEARS	1 YEAR	2 YEARS	3 YEARS
Locker Rent Type 'A'	Rs.1600/-	Rs.1600/-	Rs.1600/-			
Locker Rent Type 'B'	Rs.2200/-	Rs.2200/-	Rs.2200/-			
Locker Rent Type 'C'	Rs.3000/-	Rs.3000/-	Rs.3000/-			
Locker Rent Type 'F'	Rs.5500/-	Rs.5500/-	Rs.5500/-			
Locker Rent Type 'H'	Rs.8500/-	Rs.8500/-	Rs.8500/-			
Locker Rent Type 'H1'	Rs.3900/-	Rs.3900/-	Rs.3900/-			
2. CREDIT CARD						
Entrance Fees	Not available					
Annual Fees						
Add on Card						
Service Charges on outstanding balance						
Cash withdrawal fees						
Hot listing charges						
Other charges						
3. DEBIT CARD						
Domestic Debit Card	First card issuance free					
Annual Fees	Renewal Fees – Rs. 150/-					
4. DRAFTS/ TT/ MT						
Issue	Up to 25000 - Rs.50/- and Rs.2 per thousand maximum Rs.5000					
Cancellation	Rs. 100/-					
5. OUTSTATION CHEQUE COLLECTION						
Up to Rs. 25000/-	Rs. 50/-					

Above Rs. 25000/-	Rs. 3/- per, 1000 max Rs. 500/-
6. NEFT MONEY TRANSFER	
Inward	Nil
Outward	Up to Rs.100,000.00 – Free
	>Rs.100,000.00- Rs.200,000.00 – Rs. 10/-
	>Rs. 200,000.00 – Rs. 15/-
7. RTGS MONEY TRANSFER	
Inward	Nil
Outward	Rs.200,000.00 - Rs.500,000.00 – Rs. 10/-
	Rs.500,000.00 – Rs. 25/-
8. CHEQUE RETURN CHARGES	
<u>Saving Accounts</u>	
Outward Return	Rs. 100 for any reason
Inward Return	Rs.500/-for Insufficient balance
	Rs.200/- for reason other than the Insufficient balance
<u>Current/ Cash Credit/ OD Accounts</u>	
Outward Return	Rs. 100 for any reason
Inward Return	Rs.500/-for Insufficient balance
	Rs.200/- for reason other than the Insufficient balance
<u>Dishonor of outstation / Local bills and cheques</u>	
Outward Return	Rs. 100 for any reason
Inward Return	Rs.500/-for Insufficient balance
	Rs.200/- for reason other than the Insufficient balance
9. CHEQUE BOOK ISSUE	
Free – First cheque book; another cheque book @ Rs.3 per cheque leaf	
10. NO DUES CERTIFICATE	
NIL	