

## RATE OF INTEREST ON DEPOSITS

Sl. No.	Particulars	Rate of interest p.a. w.e.f 11.02.2013
1.	<b>Savings Bank</b>	1.00%
2.	<b>Checking A/c in USD</b>	0.50%
	<b>Time Deposits</b>	
1.	Short Deposits (SDR) -91- days to -180- days	1.00%
2.	Fixed Deposits (FDR) -181- days to -364- days	1.25%
3.	Fixed Deposits for -1- year and above	1.25%
	<b>Regular Income Plan (RIP) monthly/ Quarterly/ Half Yearly/ Annually</b>	<b>Rate of interest p.a. w.e.f 25.06.2015</b>
1.	12 months and up to 36 months	3.50%
2.	Above 36 months and up to 60 months	3.75%
	<b>Recurring Deposits</b>	<b>Rate of interest p.a. w.e.f 25.06.2015</b>
1.	12 months and up to 36 months	3.50%
2.	Above 36 months and up to 60 months	3.75%

- Withholding Tax @ 20% p.a.

## RATE OF INTEREST ON LOANS AND ADVANCES

**PRIME LENDING RATE: 12.00% p.a.**

Sl. No.	Particulars	Rate of interest p.a. w.e.f 11.02.2013
1.	<b>Car Loan</b>	14.50%
1.	<b>Housing Loans to Low Income Individuals (Net monthly income up to G\$ 100,000)</b>	<b>6.80%</b>
	<b>Normal Housing Loan</b>	
1.	Loan up to G\$ 5 million	8.50%
2.	Loan above G\$ 5 million and up to G\$ 10 million	10.00%
3.	Loan above G\$ 10 million	12.00%
1.	<b>Loan/ OD against Bank own deposits</b>	3.00% above the contractual rate of SDR/ FDR
1.	<b>Personal Loan</b>	20.00%