### LENDING RATES

<table>
<thead>
<tr>
<th>Lending Rates</th>
<th>Savings Deposit</th>
<th>Fixed / Term Deposit</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1 Crore</td>
<td>1 Crore &amp; above but less than 25 Crore</td>
<td>25 Crore &amp; above but less than 50 Crore</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>0.10% to 6.00%</td>
<td>0.75%</td>
<td>0.75%</td>
<td>1.25%</td>
</tr>
</tbody>
</table>

### EFFECTIVE RATE

- **EFFECTIVE DATE**: 01.08.2020

### DEPOSIT RATES

<table>
<thead>
<tr>
<th>Deposit Rates</th>
<th>Savings Deposit</th>
<th>Special Notice Deposit (SNDO)</th>
<th>Fixed / Term Deposit</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>0.10% to 6.00%</td>
<td>0.75%</td>
<td>0.75%</td>
<td>1.25%</td>
<td>2.00%</td>
</tr>
</tbody>
</table>

### LENDING RATES

- **Housing Loan**: 7
  - Consumer Credit (Secured, Unsecured, Islamic Credit Card, Regular): 7.50%
  - Loans to NBFI: 25.00%
  - Other: 7.50%
  - Effective Date: 1-Aug-20

- **Consumer Credit**: 8
  - Credit Card (Secured, Unsecured): 7.50%
  - Other: 7.50%
  - Effective Date: 1-Aug-20

- **Housing Loan**: 9
  - Secured: 7.50%
  - Unsecured: 7.50%
  - Islamic Credit Card: N/A
  - Regular: 25.00%
  - Other: 7.50%
  - Effective Date: 1-Aug-20

- **Consumer Loan**: 10
  - Secured: 7.50%
  - Other: 7.50%
  - Effective Date: 1-Aug-20

- **Consumer Loan**: 11
  - Others: 7.50%
  - Effective Date: 1-Aug-20

- **Consumer Loan**: 12
  - Others: 7.50%
  - Effective Date: 1-Aug-20

*Note: Consumer loan to the staff of Development Organizations, Employee Banking Category A, Tier 1 at 7.5% p.a.*

*Note: The Lending rates stated above are Mid Rates. Actual loan rates may be 1.5% higher or lower than the quoted rates above.*