### DEPOSIT RATES

<table>
<thead>
<tr>
<th>Savings Deposit</th>
<th>Less than 1 Crore</th>
<th>1 Crore &amp; above but less than 25 Crore</th>
<th>25 Crore &amp; above but less than 50 Crore</th>
<th>50 Crore &amp; above but less than 100 Crore</th>
<th>100 Crore &amp; above</th>
<th>Less than 3 Months</th>
<th>3 Months and above but less than 6 Months</th>
<th>6 Months and above but less than 1 Year</th>
<th>1 Year and above but less than 2 Years</th>
<th>2 Year and above but less than 3 Years</th>
<th>3 Years and above</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.35% to 5.00%</td>
<td>0.75%</td>
<td>1.25%</td>
<td>2.00%</td>
<td>2.00%</td>
<td>1.00% to 7.25%</td>
</tr>
</tbody>
</table>

### LENDING RATES

<table>
<thead>
<tr>
<th>Agriculture</th>
<th>Large &amp; Medium Scale Industry (Term Loan)</th>
<th>Small Industry (Term Loan)</th>
<th>Small Industry (Term Loan)</th>
<th>Industrial Sector (Working Capital)</th>
<th>Industrial Sector (Working Capital)</th>
<th>Small Scale Industry</th>
<th>Secured</th>
<th>Others</th>
<th>Secured</th>
<th>Others</th>
<th>Secured</th>
<th>Others</th>
<th>Secured</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(Highest)</td>
<td>9.00%</td>
<td>11.25%</td>
<td>11.00%</td>
<td>15.50%</td>
<td>15.50%</td>
<td>9.60%</td>
<td>9.60%</td>
<td>9.60%</td>
<td>9.60%</td>
<td>10.50%</td>
<td>10.50%</td>
<td>7.00%</td>
<td>8.45%</td>
</tr>
<tr>
<td>2</td>
<td>Secured</td>
<td>10.50%</td>
<td>10.50%</td>
<td>10.50%</td>
<td>10.50%</td>
<td>10.50%</td>
<td>7.00%</td>
<td>8.45%</td>
<td>8.45%</td>
<td>8.45%</td>
<td>7.00%</td>
<td>8.45%</td>
<td>8.45%</td>
<td>8.45%</td>
</tr>
<tr>
<td>3</td>
<td>Others</td>
<td></td>
<td></td>
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<td>4</td>
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<td>6</td>
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</tr>
</tbody>
</table>

### Consumer Loan

<table>
<thead>
<tr>
<th>Housing Loan</th>
<th>Consumer Credit</th>
<th>Credit Card</th>
<th>Loans to NBFI{s}</th>
<th>Others</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>Secured</td>
<td>10.50%</td>
<td>10.50%</td>
<td>N/A</td>
<td>25.00%</td>
</tr>
<tr>
<td>8</td>
<td>Unsecured</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Islamic Credit Card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Regular</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Secured</td>
<td>10.50%</td>
<td>10.50%</td>
<td>N/A</td>
<td>25.00%</td>
</tr>
<tr>
<td>12</td>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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.

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

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

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

*Note: Loans to NBFI{s} to the staff of Development Organizations, Employee Banking Category A, Tier 1 at 7.5% p.a.

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

*Note: Effective Date: 01.03.2020