

**SAMATA COOPERATIVE DEVELOPMENT BANK LTD**

Rate of Interest on deposits and Loans &amp; advances as approved by the BODs in meeting

Effect From: 15.02.2023

***Rate of Interest: Deposits***

SAVINGS BANK DEPOSIT: 3.00%

DAILY DEPOSIT SCHEME: 1.75%

TERM DEPOSITS	GENERAL CITIZEN	SENIOR CITIZEN
30 Days to 45 Days	4.60%	4.60%
46 Days to 90 Days	5.10%	5.10%
91 Days to 180 Days	5.60%	5.60%
181 Day to less than 12 months	6.10%	6.10%
12 months to less than 18 months	7.35%	7.85%
18 months to less than 24 months	8.05%	8.55%
24 months to less than 60 months	7.10%	7.60%
60 months to 120 months	6.85%	7.35%
SAMSUPER - 400 Days - (Super Senior Citizen)		8.00%
MID - 3 years to less than 5 years : 7.30% (General Citizen), 7.80% (Senior Citizen)		
MID - 5 years and above : 7.90% (General Citizen), 8.40% (Senior Citizen)		
<b><i>Rate of Interest: Loans &amp; Advances:</i></b>		
Surety/Group surety loan	17.25%	
Up to Rs. 5 Lakh (Salary- U/S 59)	12.75%	
House Building loan :		
Up to Rs. 5 Lakh	8.70%	
Above to Rs. 5 Lakh	9.50%	
Business Loan:		
Up to Rs. 1,00,000/-	11.25%	
1,00,001/- to 5,00,000/--	11.75%	
5,00,001/- to 10,00,000/-	12.25%	
10,00,001/- and above	12.75%	
LOAN AGAINST 100% SECURITY - REBATE ON INTEREST @ 1% (For Business Loan Only)		
Vehicle Loan		
Up to Rs. 2 Lakh	9.75%	
Above Rs. 2 Lakh	8.75%	
Loan against LIP/NSC/KVP/G-Secs/DDS		
Loan against LIP/ NSC/KVP /Govt. Security	10.25%	
Loan against Daily Deposit Scheme	11.00%	
Gold Loan		
Gold Loan	9.50%	
Demand Loan against Bank's TD upto Rs. 2.00 Lakh	2% higher than the rate of interest on TD	
Demand Loan against Bank's TD above Rs. 2.00 Lakh	1% higher than the rate of interest on TD	
Overdraft limit against bank's TD	2% higher than the rate of interest on TD	