

SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/01/01 (14 April, 2022)

A. Saving Deposit

Type of Deposit	Interest Rate P.A.	Minimum Balance	Interest capitalization (Quarterly/Monthly)
Progressive Super Saving	7.50%	Rs. 1,000/-	Monthly
Shareholder Saving, Jestha Nagarik/Krishak Majdur/Ekal Mahila Purash Bachat	8.00%	Rs. 5,000/-	Monthly
Prasanna Bachat	8.50%	Rs. 50,000/-	Monthly
Normal and special Saving , Baal Bachat, Employee Growing Plus, Progressive Gold, Progressive Unnati Bachat, Ugratara Bishes Bachat, Shubharambha Bachat, Social Security Special Saving, Aarogya Saving	7.25%	*	Quarterly

*Conditions apply: Minimum Balance

	Interest Rate
Current/Call Account	Up to 3.62%

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
3 months	11.71%	10.71%
6 months to below 1 yr	12.10%	11.10%
1 year to 2 years	12.15%	11.15%
2 years & above	12.25%	11.25%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 years	9.31% *
Above 2 years - 5 years	9.97% *
Above 5 years -15 years	10.64% *

* Conditions Apply

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	12.15%	1 Year & Above	Rs.25,000-Rs. 10,00,000
Integrated Recurring Deposit (IRD)	12.15%		

Note : 1. Interest earned on IFD shall be deposited to IRD account on Monthly basis. Other condition shall be as per organizational rule.

2. Interest Rate of Loan & Advances will be as per published on Aarthik Abhiyan of dated 078.06.31

3. Base Rate of Poush, 2078 : 11.76%