

INTEREST RATES
Effective From 2078.02.01

S.N	Name of Product	Min Balance (Rs)	Interest Rate (% Per annum)
1	RFL Normal Saving Account	100	4.50%
2	RFL Saving - Investor's Account	1,000	4.75%
3	RFL Special Saving Account	1,000	4.75%
4	RFL Swabhalambhi Payroll Savings Account	0	6.50%
5	RFL Student Saving Account	500	5.00%
6	RFL PWD Saving Account	0	6.50%
7	RFL Staff Saving Account	500	6.50%
8	RFL Shareholders Saving Account	1,000	6.50%
9	RFL Dhaulagiri Saving Account	5,000	5.25%
10	RFL Kanchanchanjunga Saving Account	10,000	5.50%
11	RFL Everest Saving Account	20,000	5.75%
12	RFL Super Saving Account	25,000	6.00%
13	RFL Gold Saving Account	100,000	6.25%
14	RFL Diamond Savings Account	200,000	6.50%
15	RFL Borrowings Account	1,000	0.00%

Individual Fixed Deposit	Monthly	Quarterly	On Maturity
3 Months			7.00%
6 Months			7.50%
9 Months		7.75%	8.00%
12 months	8.00%	8.00%	8.00%
24 months	8.50%	8.50%	9.00%
36 months and above	Negotiable		

Corporate Fixed Deposit	Monthly	Quarterly	On Maturity
3 Months			5.00%
6 Months to less than one year	-	6.00%	6.00%
12 months		7.50%	7.75%
24 months		7.75%	8.00%
36 months and above	Negotiable		

Credit Facilities	Premium Rate(% per annum)	
Home Loan	Base rate + premium upto 5%	
Auto Loan		
Commercial Vehicle Loan (HP)		
Real Estate Loan		
Personal Loan (Installment Credit & Personal Overdraft)		
Professional Loan		
Education Loan		
Reliance Atmanirbhar Karja (Micro SME Loan)		
Reliance Safal Byabasai Karja (SME Loan)		
Loan against share securities/ margin lending		
Deprived Sector Loan (Retail)		
Deprived Sector Loan (Institutional)		As per agreement with MFIs
Loans under consortium financing		As per the consortium agreement
Loans under FDR	Upto 3% on coupon rate on FDR	
Fixed Interest Rate Loan (For Individual)	13.00%	