

**INTEREST RATES**
**Effective From 2078.05.01**

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			7.50%
6 months			8.00%
9 months			8.00%
12 months	8.50%	8.50%	8.50%
24 months	8.75%	8.75%	8.75%
36 months and above	Negotiable		

Corporate Fixed Deposit	Monthly	Quarterly	On Maturity
3 months			7.00%
6 months to less than one year		7.50%	7.50%
12 months		8.00%	8.00%
24 months		8.50%	8.50%
36 months and above	Negotiable		

Credit Facilities	Premium Rate (% per annum)
Home Loan	Base rate + premium up to 5%
Auto Loan	
Commercial Vehicle Loan (HP)	
Real Estate Loan	
Personal Loan (Installment Credit and 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)	As per agreement with MFIs
Deprived Sector Loan (Institutional)	
Loans under consortium financing	As per the consortium agreement
Loans under FDR	Up to 3% on coupon rate on FDR
Loan against Government Securities	Up to 2% on coupon rate on the Government Securities
<b>Fixed Interest Rate Loan (For Individual)</b>	<b>13.00%</b>