

जमा पर ब्याज दरें दिनांक 10/07/2020 से प्रभावशील

क्र.	अवधि	₹1.00 करोड से कम की जमा राशियों हेतु ब्याज दर	₹1.00 करोड अथवा अधिक की जमा राशियों हेतु ब्याज दर
		प्रस्तावित ब्याजदर दिनांक 10/07/2020 से प्रभावशील (प्रतिशत)	प्रस्तावित ब्याजदर दिनांक 10/07/2020 से प्रभावशील (प्रतिशत)
1	7 दिन से 14 दिन तक	3.00	2.90
2	15 दिन से 45 दिन तक	3.00	2.90
3	46 दिन से 90 दिन तक	4.00	2.90
4	91 दिन से 179 दिन तक	4.00	2.90
5	180 दिन से 240 दिन तक	4.50	2.90
6	241 दिन से 1 वर्ष से कम तक	4.50	2.90
7	1 वर्ष से लेकर 2 वर्ष से कम तक	5.20	2.90
8	2 वर्ष से लेकर 3 वर्ष से कम तक	5.20	3.00
9	3 वर्ष से लेकर 5 वर्ष से कम तक	5.50	3.00
10	5 वर्ष से लेकर 8 वर्ष से कम तक	5.50	3.00
11	8 वर्ष से लेकर 10 वर्ष तक	5.50	3.00

बचत खाता के जमाओं पर	प्रस्तावित ब्याजदर दिनांक 01/05/2020 से प्रभावशील 2.75%
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अग्रिमों पर ब्याज दरें

Scheme/Segment	Slab		Interest Rate WEF 10/07/2020
Housing Loan	Upto ₹25.00 Lakh	CIBIL Score 720 and Above	7.40%
		CIBIL Score Less than 720	7.75%
	Above ₹25.00 Lakh	CIBIL Score 720 and Above	7.65%
		CIBIL Score Less than 720	7.90%
CRGB HOME TOP UP LOAN (HTUL)	Term Loan	CIBIL Score Above 800	8.00%
		CIBIL Score 700- 800	8.25%
	Overdraft Loan	CIBIL Score Above 800	8.25%
		CIBIL Score 700- 800	8.50%
CRGB REALTY	Upto Rs. 25.00 Lakh		8.00%
	Above Rs. 25.00 Lakh		8.50%
Car Loan	CIBIL Score 720 and Above		8.00%
	CIBIL Score Less than 720		8.25%
Kisan Car Loan (P-Segment)	-		7.75%
Farmer 4 Wheeler Loan (ATL)	-		9.90%

Scheme/Segment	Slab		Interest Rate WEF 10/07/2019	
Personal Loan	CIBIL Score 750 or above	Personal loan with check-off facility and salary Payment through branch	Term Loan	10.90%
			Overdraft Limit	11.40%
		Personal loan (Without check-off facility)		11.90%
	CIBIL Score below 750	Personal loan with check-off facility and salary Payment through branch	Term Loan	11.40%
			Overdraft Limit	11.90%
	Personal loan (Without check-off facility)		12.40%	
CRGB Pension Loan	-		10.90%	
Loan Against Property (LAP) / Personal Loan Plus (PL+)	Term Loan		9.90%	
	Overdraft Limit		10.90%	
Education Loan	Upto ₹7.50 Lakh		11.90%	
	Above ₹7.50 Lakh		9.90%	
Clean Over-draft	Clean Over-draft		18.00%	
Cash Credit Limit - Small Business,	Upto ₹10.00 Lakh		11.90%	

SSI, Traders, Professional and Self-Employed, Rural Artisans	Above ₹10.00 Lakh		10.50%
Loan Against Rent (LAR)	Term Loan		10.50%
	Overdraft Limit		11.50%
Tractor Loan	Upto ₹5.00 Lakh		9.90%
	Above ₹5.00 Lakh		10.40%
All other ATL	Upto ₹2.00 Lakh		9.90%
	Above ₹2.00 Lakh		10.40%
Capital Investment Subsidy Rural Godown			9.90%
Dairy	Upto ₹2.00 Lakh		9.90%
	Above ₹2.00 Lakh		10.40%
Transport Operator	Upto ₹10.00 Lakh	CIBIL Score 720 and Above	11.00%
		CIBIL Score 660 and Above but less than 720	11.50%
	Above ₹10.00 Lakh	CIBIL Score 720 and Above	10.50%
		CIBIL Score 660 and Above but less than 720	11.00%