

September 18, 2008

To

Chief Executive Officer
All Primary (Urban) Co-operative Banks

Dear Sir / Madam,

**Display of information relating to
Interest Rates and Service Charges –
Rates at a quick glance**

Please refer to our Circular UBD. PCB. Cir. No. 10/12.05.001/2008-09 dated September 1, 2008 wherein we had forwarded to banks a format of Comprehensive Notice Board and advised them to display information in their branches as per the format given in the Circular. Further, banks were also advised to publish detailed information by way of booklets and also by placing them on their web-sites, if any.

2. In this connection, we have devised a format for display of information relating to interest rates and service charges which would enable the customer to obtain the desired information at a glance. The format is given in the **Annex**. Banks are advised to display the information as per the format given in the Annex in their premises as well as post it on their web-sites. Banks are, however, free to modify the format to suit their requirements, without impairing the basic structure or curtailing the scope of disclosures.

3. Banks may also ensure that only latest updated information in the above format is displayed in the bank / branch premises and placed on their web-sites, if any and the same is easily accessible from the Home Page of their web-sites.

Yours faithfully

(A. K. Khound)
Chief General Manager-in-Charge

Name of the Bank
RATES AT A QUICK GLANCE

AS ON _____

Deposit Accounts

Nature		Rate of Interest		Minimum Balance			
		Normal	Senior Citizen	Rural	Semi Urban	Urban	
Account							
1.	Savings Bank A/c						
	A.	Domestic					
		a.	With cheque book facility				
		b.	Without cheque book facility				
		c.	No Frills Account				
	B.	Non Resident					
		a.	NRO				
		b.	NRE				
2.	Term Deposits						
	A.	Domestic					
		Rate of Interest					
		Term Deposits (All Maturities)		Upto & including Rs.15 Lakhs	For Deposits above Rs.15 Lakhs but less than Rs.1.Crore		
	B.	Non-Resident Accounts					
		a.	NRO (All Maturities)				
		b.	NRE (All Maturities)				
		Rate of Interest					
			1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
		c.	FCNR(B)				
		i)	USD				
		ii)	GBP				
		iii)	EUR				

		iv)	CAD					
		v)	AUD					

Loans						
Loans		Rate of Interest				Processing Charges
1.	Housing Loan	Upto Rs. _ lakhs	More than Rs. __ lakhs Upto Rs. __ lakhs	Above Rs. __ lakhs Upto Rs. __ lakhs	Above Rs. __ lakhs	
	Floating Category					
	Upto 5 years					
	More than 5 Yrs & upto 10 Yrs					
	More than 10 Yrs					
	Fixed Category					
	Upto 5 years					
	More than 5 Yrs & upto 10 Yrs					
	More than 10 Yrs					
	2.	Personal Loan				
(a) Consumer Durable Loan						
(b) Senior Citizen Loan Scheme						
(c) Personal Loan Scheme						
(d)						
3.	Vehicle Loan					
	(a) Two Wheeler Loans					
	(b) Three Wheeler Loans					
	(c) For New Cars					
	(d) For Old Cars					
4.	Educational Loans	Upto Rs.4.00 lakhs		Rs.4.00 lakhs upto Rs.20 lakhs		
		Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For studies in India = For Studies Abroad =

