

THE RATNAKAR BANK LIMITED

Administrative Office: ' Mahaveer ', Shree Shahu Market Yard, Kolhapur – 416 005.

Notice

Attention of customers/public is invited on the changes in interest rates Fixed Deposits with effect from December 20, 2011

Period of Deposit	Interest Rates (%)	*Effective rate %	*Effective rate % for Senior Citizen	Interest Rates (%)	*Effective rate-%	*Effective rate-% for Senior Citizen
	Deposits less than Rs.15 lakh			Deposits of Rs.15 lakh or more upto Rs.1 crore		
7 days to 14 days	5.00	5.00	5.50	6.00	6.00	6.50
15 days to 45 days	6.00	6.00	6.50	7.00	7.00	7.50
46 days to 90 days	7.25	7.25	7.75	8.25	8.25	8.75
91 days to 119 days	7.75	7.75	8.25	8.25	8.25	8.75
120 days to 180 days	8.00	8.00	8.50	8.50	8.50	9.00
181 days to 240 days	8.50	8.50	9.00	9.00	9.00	9.50
241 days to 364 days	9.25	9.25	9.75	9.25	9.25	9.75
1 year to less than 2 years	9.75	10.62	11.22	9.75	10.62	11.22
2 years to less than 3 years	9.25	10.52	11.17	9.25	10.52	11.17
3 years to less than 5 years	9.00	11.21	11.98	9.00	11.21	11.98
5 years to 10 years	8.75	13.76	14.95	8.75	13.76	14.95

Note: Senior citizens are entitled to get 0.50% extra for all buckets.

* effective yield for highest period in the bucket

- For deposits above Rs.1 crore please contact concerned branch staff.

Notice

Attention :

Limited period offer **Special 400 Days Deposit scheme** with the following interest rates with effect from December 20, 2011:

Amount	General #		Senior Citizens	
	Interest Rate (%)	Effective rate% p.a.	Interest Rate (%)	Effective rate% p.a.
Less than Rs.15 Lakh	9.78	10.20	10.25	10.71
Deposits of Rs.15 Lakh and above	9.92	10.35	10.38	10.85

Interest rates on **Ratna Max Saving & Ratna Vyapar Plus Current Account Scheme** will be as under:

Sr. No.	Period of Sweep out units	Applicable Rates (%)	
		Less than Rs.15 Lakh	Rs.15 Lakh or more
1	Up to 14 days	5.50 % p.a.	6.50 % p.a.
2	15 days to 45 days	6.00 % p.a.	7.00 % p.a.
3	45 to 90 days	7.25 % p.a.	8.25 % p.a.
4	91 to 119days	7.75 % p.a.	8.25 % p.a.
5	120 days to 180 days	8.00 % p.a.	8.50 % p.a.
6	181daysto 240 days	8.50 % p.a.	8.50 % p.a.
7	241days to 364days	9.25 % p.a.	9.25 % p.a.
8	365 days & more	9.75 % p.a.	9.75 % p.a.

Rate of Interest on **Ratna Tax Saving Scheme** will be as under

No.	Period	Regular	Senior Citizen
1	5 years to 10 years	8.75	9.25