

SENIOR CITIZENS #			
REGULAR INCOME SCHEME			
Term	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	
12 Months	-	6.00	
24 Months	-	6.15	
36 Months	6.27	6.30	
48 Months	6.27	6.30	
60 Months	6.27	6.30	

INDIVIDUALS OTHER THAN SENIOR CITIZENS			
REGULAR INCOME SCHEME			
Term	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	
12 Months	-	5.50	
24 Months	-	5.65	
36 Months	5.77	5.80	
48 Months	5.77	5.80	
60 Months	5.77	5.80	

TRUST DESPOSIT			
REGULAR INCOME SCHEME			
Term	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	
12 Months	-	5.50	
24 Months	-	5.65	
36 Months	5.77	5.80	
48 Months	6.27	6.30	
60 Months	6.27	6.30	

CUMULATIVE DEPOSIT SCHEME			
Term	Rate (% p.a. at Quarterly rests)	Maturity Value (Per ₹ 1000)	Effective Yield % p.a.
12 Months	6.00	₹ 1061	6.10
24 Months	6.15	₹ 1130	6.50
36 Months	6.30	₹ 1206	6.87
48 Months	6.30	₹ 1284	7.10
60 Months	6.30	₹ 1367	7.34

CUMULATIVE DEPOSIT SCHEME			
Term	Rate (% p.a. at Quarterly rests)	Maturity Value (Per ₹ 1000)	Effective Yield % p.a.
12 Months	5.50	₹ 1056	5.60
24 Months	5.65	₹ 1119	5.95
36 Months	5.80	₹ 1189	6.30
48 Months	5.80	₹ 1259	6.48
60 Months	5.80	₹ 1334	6.68

CUMULATIVE DEPOSIT SCHEME			
Term	Rate (% p.a. at Quarterly rests)	Maturity Value (Per ₹ 1000)	Effective Yield % p.a.
12 Months	5.50	₹ 1056	5.60
24 Months	5.65	₹ 1119	5.95
36 Months	5.80	₹ 1189	6.30
48 Months	6.30	₹ 1284	7.10
60 Months	6.30	₹ 1367	7.34

• Minimum Deposit ₹10,000/- Per Account, under both schemes (Additional Deposit in multiples of ₹1,000/-).

* Monthly interest option available for 36/48/60 months deposits under Regular Income Scheme.

Senior Citizens – Those who have completed 60 years of age on date of deposit / renewal.