



REGULAR					
Term	Fixed Deposits			Cumulative Deposits	
	Rate (% p.a. at Annual Rests)	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	Rate (% p.a. at Annual Rests)	Effective Yield % p.a.
12 Months	7.20	-	7.01	7.20	7.20
24 Months	7.50	-	7.30	7.50	7.80
36 Months	7.50	7.25	7.30	7.50	8.07
48 Months	7.65	7.39	7.44	7.65	8.58
60 Months	7.65	7.39	7.44	7.65	8.92

SENIOR CITIZENS #					
Term	Fixed Deposits			Cumulative Deposits	
	Rate (% p.a. at Annual Rests)	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	Rate (% p.a. at Annual Rests)	Effective Yield % p.a.
12 Months	7.70	-	7.49	7.70	7.70
24 Months	8.00	-	7.77	8.00	8.30
36 Months	8.00	7.72	7.77	8.00	8.67
48 Months	8.00	7.72	7.77	8.00	9.00
60 Months	8.00	7.72	7.77	8.00	9.38

TRUSTS / INSTITUTIONS					
Term	Fixed Deposits			Cumulative Deposits	
	Rate (% p.a. at Annual Rests)	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	Rate (% p.a. at Annual Rests)	Effective Yield % p.a.
12 Months	7.20	-	7.01	7.20	7.20
24 Months	7.50	-	7.30	7.50	7.80
36 Months	7.75	7.49	7.53	7.75	8.37
48 Months	7.75	7.49	7.53	7.75	8.70
60 Months	7.75	7.49	7.53	7.75	9.04

• Interest Compounded Annually.

• 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.