



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	6.70	-	6.54	6.70	6.70
24 Months	7.00	-	6.82	7.00	7.25
36 Months	7.25	7.02	7.06	7.25	7.80
48 Months	7.40	7.16	7.20	7.40	8.28
60 Months	7.40	7.16	7.20	7.40	8.58

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	7.20	-	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

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	6.70	-	6.54	6.70	6.70
24 Months	7.00	-	6.82	7.00	7.25
36 Months	7.50	7.25	7.30	7.50	8.07
48 Months	7.50	7.25	7.30	7.50	8.38
60 Months	7.50	7.25	7.30	7.50	8.72

- 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.