

REGULAR REGULAR INCOME SCHEME				SENIOR CITIZENS # REGULAR INCOME SCHEME				TRUST DESPOSIT REGULAR INCOME SCHEME			
Term	Rate (% p.a. at Annual Rests)	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	Term	Rate (% p.a. at Annual Rests)	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.	Term	Rate (% p.a. at Annual Rests)	Monthly Interest Rate * % p.a.	Quarterly Interest Rate % p.a.
12 Months	7.45	-	7.25	12 Months	7.95	-	7.72	12 Months	7.45	-	7.25
24 Months	7.75	-	7.53	24 Months	8.25	-	8.01	24 Months	7.75	-	7.53
36 Months	7.75	7.49	7.53	36 Months	8.25	7.95	8.01	36 Months	8.00	7.72	7.77
48 Months	7.90	7.63	7.68	48 Months	8.25	7.95	8.01	48 Months	8.00	7.72	7.77
60 Months	7.90	7.63	7.68	60 Months	8.25	7.95	8.01	60 Months	8.00	7.72	7.77
REGULAR CUMULATIVE DEPOSIT SCHEME				SENIOR CITIZENS # CUMULATIVE DEPOSIT SCHEME				TRUST DESPOSIT CUMULATIVE DEPOSIT SCHEME			
Term	Rate (% p.a. at Annual Rests)	Maturity Value (Per ₹ 1000)	Effective Yield % p.a.	Term	Rate (% p.a. at Annual Rests)	Maturity Value (Per ₹ 1000)	Effective Yield % p.a.	Term	Rate (% p.a. at Annual Rests)	Maturity Value (Per ₹ 1000)	Effective Yield % p.a.
12 Months	7.45	₹ 1,075	7.45	12 Months	7.95	₹ 1,080	7.95	12 Months	7.45	₹ 1,075	7.45
24 Months	7.75	₹ 1,161	8.05	24 Months	8.25	₹ 1,172	8.60	24 Months	7.75	₹ 1,161	8.05
36 Months	7.75	₹ 1,251	8.37	36 Months	8.25	₹ 1,268	8.93	36 Months	8.00	₹ 1,260	8.67
48 Months	7.90	₹ 1,355	8.88	48 Months	8.25	₹ 1,373	9.33	48 Months	8.00	₹ 1,360	9.00
60 Months	7.90	₹ 1,463	9.26	60 Months	8.25	₹ 1,486	9.72	60 Months	8.00	₹ 1,469	9.38

- 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.