

Interest rates **effective from 12/04/2023** on Public Deposits upto ₹ 20 CRORE :

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits.	₹ 20,000/- will become
1 YEAR	7.00%	7.25%	₹ 21,450/-
18 MONTHS	7.10%	7.35%	₹ 22,259/-
2 YEARS	7.35%	7.60%	₹ 23,156/-
3 YEARS	7.50%	7.75%	₹ 25,020/-
5 YEARS	7.50%	7.75%	₹ 29,048/-

Other Details :	Monthly Option	Yearly Option
Minimum Amount of Deposit	Rs. 2,00,000/-	Rs. 20,000/-
Additional Deposit in multiples of	Rs. 10,000/-	Rs. 1,000/-
Interest will be paid on Non-Cumulative Scheme	1st day of the Month & on 31st March for the month of March	On 31st March.
Interest will be compounded	—	Annually on Cumulative Deposits

Senior Citizens : Additional interest @ 0.25% p.a. (for deposits of Rs. 20000/- & above but upto Rs. 2 Crore) on all tenors.

Interest rates **effective from 12/04/2023** on Public Deposits above ₹ 20 CRORE:

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits.	₹ 200001000/- will become
1 YEAR	7.00%	7.25%	₹ 21,45,01,073/-
18 MONTHS	7.00%	7.25%	₹ 22,22,76,736/-
2 YEARS	7.25%	7.50%	₹ 23,11,26,156/-
3 YEARS	7.50%	7.75%	₹ 25,01,98,098/-
5 YEARS	7.50%	7.75%	₹ 29,04,81,555/-

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of credit of cheque/Transfer in company's Bank Account.

A Depositor can deposit upto ₹ 20 Crore in each of the period between 1st to 15th and 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds ₹ 20 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding ₹ 20 Crore.