Interest rates w.e.f 09 th April 2024

DEPOSIT NORMAL SCHEME						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.59	7.63	7.71	7.85	7.85	5,392
18	7.73	7.77	7.85	8.00	8.16	5,612
24	7.87	7.92	8.00	8.15	8.49	5,849
30	8.05	8.10	8.18	8.35	8.88	6,110
36	8.38	8.43	8.52	8.70	9.49	6,423
42	8.42	8.47	8.56	8.75	9.75	6,706
50	8.47	8.52	8.62	8.80	10.10	7,107
60	8.47	8.52	8.62	8.80	10.50	7,625

DEPOSIT SENIOR CITIZEN SCHEME (0.50% additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.09	8.14	8.22	8.39	8.39	5,419
18	8.23	8.28	8.37	8.54	8.72	5,654
24	8.37	8.42	8.51	8.69	9.07	5,907
30	8.55	8.61	8.70	8.89	9.49	6,186
36	8.88	8.94	9.04	9.25	10.13	6,519
42	8.92	8.98	9.08	9.29	10.42	6,824
50	8.97	9.03	9.13	9.34	10.81	7,255
60	8.97	9.03	9.13	9.34	11.26	7,816

DEPOSIT NORMAL SCHEME + Renewals(0.25% additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.84	7.89	7.96	8.12	8.12	5,406
18	7.98	8.03	8.11	8.27	8.44	5,633
24	8.12	8.17	8.25	8.42	8.78	5,878
30	8.30	8.35	8.44	8.62	9.18	6,148
36	8.63	8.69	8.78	8.97	9.81	6,471
42	8.67	8.73	8.82	9.02	10.08	6,765
50	8.72	8.78	8.87	9.07	10.46	7,181
60	8.72	8.78	8.87	9.07	10.88	7,720

DEPOSIT SENIOR CITIZEN SCHEME + Renewals(0.50%+0.25% additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.34	8.39	8.48	8.66	8.66	5,433
18	8.48	8.54	8.63	8.81	9.00	5,675
24	8.62	8.68	8.77	8.96	9.37	5,937
30	8.80	8.86	8.96	9.16	9.80	6,225
36	9.13	9.19	9.30	9.52	10.45	6,568
42	9.17	9.24	9.34	9.56	10.76	6,883
50	9.22	9.29	9.39	9.61	11.18	7,331
60	9.22	9.29	9.39	9.61	11.65	7,914

DEPOSIT WOMEN SCHEME (0.10% additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.69	7.73	7.81	7.96	7.96	5,398
18	7.83	7.88	7.95	8.11	8.27	5,620
24	7.97	8.02	8.10	8.26	8.60	5,860
30	8.15	8.20	8.28	8.46	9.00	6,125
36	8.48	8.54	8.63	8.81	9.61	6,442
42	8.52	8.58	8.67	8.86	9.88	6,730
50	8.57	8.63	8.72	8.91	10.24	7,136
60	8.57	8.63	8.72	8.91	10.65	7,663

DEPOSIT WOMEN SCHEME (0.10% additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.69	7.73	7.81	7.96	7.96	5,398
18	7.83	7.88	7.95	8.11	8.27	5,620
24	7.97	8.02	8.10	8.26	8.60	5,860
30	8.15	8.20	8.28	8.46	9.00	6,125
36	8.48	8.54	8.63	8.81	9.61	6,442
42	8.52	8.58	8.67	8.86	9.88	6,730
50	8.57	8.63	8.72	8.91	10.24	7,136
60	8.57	8.63	8.72	8.91	10.65	7,663

DEPOSIT WOMEN+ Renewal (0.10%+0.25% additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	7.94	7.99	8.07	8.23	8.23	5,411
18	8.08	8.13	8.21	8.38	8.55	5,641
24	8.22	8.27	8.36	8.53	8.90	5,890
30	8.40	8.45	8.54	8.73	9.31	6,163
36	8.73	8.79	8.89	9.08	9.93	6,490
42	8.77	8.83	8.93	9.13	10.22	6,788
50	8.82	8.88	8.98	9.18	10.60	7,210
60	8.82	8.88	8.98	9.18	11.03	7,758

WOMEN+ Sr. Citizen+Ren(0.10%+0.50% +0.25%additional)						
	Non-cumulative Deposits				Cumulative Deposit	
Period (months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly %p.a	Effective yield % p.a.	maturity value for Rs 5000/-
12	8.44	8.49	8.58	8.77	8.77	5,438
18	8.58	8.64	8.73	8.92	9.12	5,684
24	8.72	8.78	8.87	9.07	9.48	5,948
30	8.90	8.96	9.06	9.27	9.92	6,240
36	9.23	9.30	9.40	9.63	10.58	6,588
42	9.27	9.34	9.45	9.67	10.90	6,907
50	9.32	9.39	9.50	9.72	11.32	7,361
60	9.32	9.39	9.50	9.72	11.81	7,953