

Deposits Interest Rates

Deposit Scheme (Effective from 01-02-2025) :

Scheme Name	Term Period	Interest Type	Interest Rate
Saras Amrut Deposit Scheme (General)	444 Days	Non-Cumulative	7.50 %
Saras Amrut Deposit Scheme (Senior Citizen)	444 Days	Non-Cumulative	8.00 %
Saras Amrut Deposit Scheme (Super Senior Citizen)	444 Days	Non-Cumulative	8.25 %

- ✔ Interest are payable on monthly basis, quaterly basis or at the time of maturity.
- ✔ Minimum amount ₹ 100

Deposits (Effective from 01-02-2025) :

Term Period	General Rate	Senior Citizen Rate	Super Senior Citizen Rate
7 Days - 45 Days	4.25 %	4.25 %	4.25 %
46 Days - 90 Days	4.50 %	4.50 %	4.50 %
91 Days - 180 Days	5.25 %	5.25 %	5.25 %
181 Days - 364 Days	5.75 %	5.75 %	5.75 %
12 Months - 15 Months	7.25 %	7.75 %	8.00 %
15 Months and 1 Day - 3 Years	6.75 %	7.25 %	7.50 %

- ✔ Senior Citizen (i.e. having age of 60 year and above will get benefit of 0.50 % higher interest rates on Fix Deposit above a period of 1 year).
- ✔ Super Senior Citizen (i.e. having age of 75 year and above will get benefit of 0.75 % higher interest rates on Fix Deposit above a period of 1 year).
- ✔ We don't accept Fix Deposit above the period of 3 year.
- ✔ Interst paid if liable for Income Tax dedication the TDS will be deducted from the interest paid on date.
- ✔ Interest are consider as Non-cumulative if Duration is Less than 1 Year.
- ✔ For more than 1 Year then Interest will be considered as Cumulatively.

Recurring (Effective from 01-04-2024) :

Term Period	Monthly Installment of ₹. 50	Monthly Installment of ₹. 100
12 Months	₹ 624	₹ 1248
24 Months	₹ 1288	₹ 2575
36 Months	₹ 1999	₹ 3998