



INTEREST CHART



INTEREST CHART EFFECTIVE FROM 24TH OCT 2023

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	7.53	7.58	7.65	7.80	7.80	5,390
18	7.67	7.72	7.80	7.95	8.11	5,605
24	7.81	7.87	7.94	8.10	8.43	5,840
30	8.00	8.06	8.14	8.30	8.83	6,100
36	8.18	8.24	8.33	8.50	9.24	6,385
42	8.23	8.29	8.38	8.55	9.51	6,660
50	8.27	8.33	8.42	8.60	9.83	7,050
60	8.27	8.33	8.42	8.60	10.21	7,550

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	7.78	7.84	7.91	8.07	8.07	5,400
18	7.92	7.98	8.06	8.22	8.39	5,625
24	8.06	8.12	8.20	8.37	8.72	5,870
30	8.25	8.31	8.40	8.57	9.13	6,140
36	8.43	8.49	8.58	8.77	9.56	6,435
42	8.48	8.55	8.64	8.82	9.84	6,720
50	8.52	8.59	8.68	8.87	10.19	7,120
60	8.52	8.59	8.68	8.87	10.59	7,645

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	7.63	7.68	7.76	7.91	7.91	5,395
18	7.77	7.83	7.90	8.06	8.22	5,615
24	7.91	7.97	8.05	8.21	8.55	5,855
30	8.10	8.16	8.24	8.41	8.95	6,115
36	8.28	8.34	8.43	8.61	9.37	6,405
42	8.33	8.39	8.48	8.66	9.64	6,685
50	8.37	8.43	8.52	8.70	9.97	7,080
60	8.37	8.43	8.52	8.70	10.36	7,590

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	7.88	7.94	8.02	8.18	8.18	5,405
18	8.02	8.08	8.16	8.33	8.50	5,635
24	8.16	8.22	8.31	8.48	8.84	5,880
30	8.35	8.41	8.50	8.68	9.26	6,155
36	8.53	8.60	8.69	8.88	9.69	6,450
42	8.58	8.65	8.74	8.93	9.97	6,745
50	8.62	8.69	8.78	8.97	10.33	7,150
60	8.62	8.69	8.78	8.97	10.74	7,685

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	8.03	8.09	8.17	8.34	8.34	5,415
18	8.17	8.23	8.32	8.49	8.67	5,650
24	8.31	8.37	8.46	8.64	9.01	5,900
30	8.50	8.57	8.66	8.84	9.44	6,180
36	8.68	8.75	8.84	9.04	9.88	6,480
42	8.73	8.80	8.90	9.09	10.18	6,780
50	8.77	8.84	8.94	9.14	10.54	7,195
60	8.77	8.84	8.94	9.14	10.97	7,740

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	8.28	8.34	8.43	8.61	8.61	5,430
18	8.42	8.48	8.57	8.76	8.95	5,670
24	8.56	8.63	8.72	8.91	9.31	5,930
30	8.75	8.82	8.92	9.12	9.75	6,215
36	8.93	9.00	9.10	9.31	10.21	6,530
42	8.98	9.05	9.16	9.36	10.51	6,840
50	9.02	9.09	9.20	9.41	10.90	7,270
60	9.02	9.09	9.20	9.41	11.36	7,840

DEPOSIT WOMEN+ Sr citizen (0.10%+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	8.13	8.19	8.27	8.45	8.45	5,420
18	8.27	8.33	8.42	8.60	8.78	5,655
24	8.41	8.47	8.56	8.75	9.13	5,910
30	8.60	8.67	8.76	8.95	9.56	6,195
36	8.78	8.85	8.95	9.15	10.01	6,500
42	8.83	8.90	9.00	9.20	10.31	6,805
50	8.87	8.94	9.04	9.25	10.68	7,225
60	8.87	8.94	9.04	9.25	11.12	7,780

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	8.38	8.44	8.53	8.72	8.72	5,435
18	8.52	8.59	8.68	8.87	9.06	5,675
24	8.66	8.73	8.82	9.02	9.43	5,940
30	8.85	8.92	9.02	9.22	9.87	6,230
36	9.03	9.10	9.21	9.42	10.34	6,550
42	9.08	9.15	9.26	9.47	10.65	6,860
50	9.12	9.19	9.30	9.52	11.05	7,300
60	9.12	9.19	9.30	9.52	11.51	7,875