



Schedule 2

With effect from 02-04-2024

FD (Fixed Deposit)			RD (Recurring Deposit)		
Duration	General	Sr.Citizen	Duration	General	Sr.Citizen
1 Year	8.00%	8.50%	1 Year	7.50%	8.00%
2 Year	8.25%	8.75%	2 Year	7.75%	8.25%
3 Year	8.35%	8.85%	3 Year	7.85%	8.35%
4 Year	8.50%	9.00%	4 Year	7.85%	8.35%
5 Year	8.70%	9.20%	5 Year	8.00%	8.50%
Terms & Conditions applied:			Terms & Conditions:		
i) No Penalty Interest			i) 0.25% Extra Interest on Deposits more than 10000/month		
ii) LAD upto 90% maximum			ii) Premature closing available.		
iii) Premature Closing			iii) Loan up-to 75% of Deposit.		
iv) Bulk interest rates applicable on Deposits above 1Cr.			iv) Prematurity Interest like SB Interest		
v) Minimum Deposit of Rs.5000			v) Minimum Deposit - Rs.100 Per Month		
vi) To be calculated based on Simple Interest			vi) To be calculated based on Compound Interest.		
vii) Rate of Interest is per annum			vii) Rate of Interest is per annum		
viii) 0.10 % Extra for Lady, below 12 Years Child & Farmer			viii) 0.10 % Extra for Lady, below 12 Years Child & Farmer		
ix) 0.05% Extra in deposits of 5 Lakhs and above.					
x) 0.10% Extra in deposits of 20 Lakhs and above.					
xi) 0.20% Extra in deposits of 50 Lakhs and above.					
xii) Negotiable rates on deposits more than 1 Cr. (As per Head office approval)					
Minor Future Investment Scheme (MFIS)					
Duration	General	Non-callable			
3 Year	8.50%				
5 Year	8.70%				
Terms & Conditions:					
ii) Date of Birth Necessary					
iii) No Prematurity					

-Sd
Chief Executive