



## Schedule 2

With effect from 01-05-2025

FD (Fixed Deposit)		
Duration	General	Sr.Citizen
1 Year	8.00%	8.50%
2 Year	8.25%	8.75%
3 Year	8.35%	8.85%
4 Year	8.50%	9.00%
5 Year	8.70%	9.20%
Terms & Conditions applied:		
i) No Penalty Interest		
ii) LAD upto 90% maximum		
iii) Premature Closing		
iv) Bulk interest rates applicable on Deposits above 1Cr.		
v) Minimum Deposit of Rs.5000		
vi) To be calculated based on Simple Interest		
vii) Rate of Interest is per annum		
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		

RD (Recurring Deposit)			
Duration	General	Premat-Interest	Premat-Locking
1 Year	7.00%	4.00%	6 Mnths
2 Year	7.10%	4.25%	12 Mnths
3 Year	7.20%	4.50%	18 Mnths
4 Year	7.30%	4.75%	24 Mnths
5 Year	7.50%	5.00%	30 Mnths
Terms & Conditions:			
i) 0.50% Extra Interest for Senior Citizens			
ii) 0.25% Extra Interest on Deposits more than 10000/month			
iii) Premature closing available.			
iv) Loan up-to 75% of Deposit.			
v) Prematurity Interest like SB Interest			
vi) Minimum Deposit - Rs.100 Per Month			
vii) To be calculated based on Compound Interest.			
viii) Rate of Interest is per annum			
ix) 0.10 % Extra for Lady, below 12 Years Child & Farmer			

-Sd  
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