



Schedule 6

With effect from 01-05-2025

MIIS (Monthly Income Investment Scheme)			
Period	General Interest	Sr. Citizen Interest/ Staff & Agent	Locking Period
3 Year	8.50%	9.00%	1 Year Locking
4 Year	8.75%	9.25%	2 Year Locking
5 Year	9.00%	9.50%	3 Year Locking

Terms & Conditions:

- i) Minimum Deposit Rs.20000
- ii) No Premature Closing Before Locking Period. (only in death case)
- iii) 50% LAD (Loan against deposit)
- iv) 3% more interest on LAI (Loan against investment)
- v) 1% Penalty Interest on Premature closing after locking period.
- vi) Nomination facility available.
- vii) Account can be operated jointly.
- viii) To be calculated based on Compound Interest
- ix) Rate of interest is per annum
- x) 0.05% Extra on 5 Lakhs and above.
- xi) 0.10% Extra on 20 Lakhs and above.
- xii) 0.20% Extra on 50 Lakhs and above.
- xiii) Negotiable rates on deposits more than 1 Cr. (As per Head office approval)

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Chief Executive





FIDS (Fixed Investment Deposit Scheme)			
Period	General Interest	Sr. Citizen Interest/ Staff & Agent	Locking Period
3 Year	8.50%	9.00%	1 Year Locking
4 Year	8.75%	9.25%	2 Year Locking
5 Year	9.00%	9.50%	3 Year Locking

Terms & Conditions:

- Minimum Deposit Rs.20000
- No Premature Closing Before Locking.
- 60% LAD (Loan against deposit).
- 3% more interest on LAI (Loan against investment)
- 1% Penalty interest on premature closing after locking period.
- Nomination facility available.
- Account can be operated jointly.
- To be calculated based on Compound Interest.
- Rate of Interest is per annum.
- 0.05% Extra on 5 Lakhs and above.
- 0.10% Extra on 20 Lakhs and above.
- 0.20% Extra on 50 Lakhs and above.
- Negotiable rates on deposits more than 1 Cr. (As per Head office approval)

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