



## Schedule 6

With effect from 02-01-2026

MIIS (Monthly Income Investment Scheme)			
Period	General Interest	Sr. Citizen Interest/ Staff & Agent	Locking Period
3 Year	8.75%	9.25%	1.6 Year Locking
4 Year	9.00%	9.50%	2 Year Locking
5 Year	9.25%	9.75%	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





<b>FIDS (Fixed Investment Deposit Scheme)</b>			
<b>Period</b>	<b>General Interest</b>	<b>Sr. Citizen Interest/ Staff &amp; Agent</b>	<b>Locking Period</b>
<b>3 Year</b>	<b>8.75%</b>	<b>9.25%</b>	<b>1.6 Year Locking</b>
<b>4 Year</b>	<b>9.00%</b>	<b>9.50%</b>	<b>2 Year Locking</b>
<b>5 Year</b>	<b>9.25%</b>	<b>9.75%</b>	<b>3 Year Locking</b>

**Terms & Conditions:**

- i. Minimum Deposit Rs.20000
- ii. No Premature Closing Before Locking.
- iii. 60% 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**

