



Schedule 5

With effect from 02-01-2026

MIS			
Period	General Interest Rate	Senior Citizen	Super Senior Citizen/ Staff & Agent Interest Rate
1 Year	8.20%	8.70%	8.95%
2 Year	8.30%	8.80%	9.05%
3 Year	8.50%	9.00%	9.25%
4 Year	8.75%	9.25%	9.50%
5 Year	9.00%	9.50%	9.75%

Double Benefit Scheme			
Period	Rate of Interest	Value	Yield Interest
8 Years 3 Months	8.49%	Double	12.00%

Terms & Conditions:

- i) Minimum Deposit of 10000/-
- ii) Loan upto 75% (Terms & Conditions apply).
- iii) Premature facility available.
- iv) Penalty Interest 1% (Terms & Conditions apply).
- v) Loan against Deposit Interest=2% more than Deposit Rate.
- vi) Interest will be credited to SB or Other A/C Monthly, Quarterly, Half Yearly
- vii) To be calculated based on Simple Interest
- viii) 0.05% Extra on 5 Lakhs and above.
- ix) 0.10% Extra on 20 Lakhs and above.
- x) 0.20% Extra on 50 Lakhs and above.
- xi) Negotiable rates on deposits more than 1 Cr. (As per Head office approval)

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Chief Executive