



Schedule 4

With effect from 02-01-2026

RID						
Period	General Interest Rate (Age Below 60 years)	Yield Interest Rate	Senior Citizen (Age 60-79 years)		Super Senior Citizen (Age 80years & above)/ Staff & Agent	
			Interest Rate	Yield Interest Rate	Interest Rate	Yield Interest Rate
1 Year	8.20%	8.50%	8.70%	9.00%	8.95%	9.30%
2 Year	8.35%	9.00%	8.85%	9.55%	9.05%	9.80%
3 Year	8.55%	9.63%	9.05%	10.26%	9.25%	10.53%
4 Year	8.75%	10.35%	9.25%	11.05%	9.50%	11.40%
5 Year	9.00%	11.22%	9.50%	11.98%	9.75%	12.38%

Terms & Conditions:

- i) Minimum Deposit of 10000/-
- ii) 0.10% Extra Interest for Lady, retired govt. Service holder, Below 12 years child, farmer. (Max 5 Years).
- iii) 0.05% Extra on 5 Lakhs and above.
- iv) 0.10% Extra on 20 Lakhs and above.
- v) 0.20% Extra on 50 Lakhs and above.
- vi) Negotiable rates on deposits more than 1 Cr. (As per Head office approval)
- vii) Loan up to 75% (Terms & Conditions apply).
- viii) Premature facility available.
- ix) Penalty Interest 1% (Terms & Conditions apply).
- x) Loan against Deposit Interest=2% more than Deposit Rate.
- xi) To be calculated based on Quarterly Compound Interest
- xii) Rate of Interest is per annum.

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Chief Executive



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