



Schedule 2

With effect from 02-04-2026

FD (Fixed Deposit)			RD (Recurring Deposit)			
Duration	General	Sr.Citizen	Duration	General	Premat-Interest	Premat-Locking
1 Year	8.00%	8.50%	1 Year	7.00%	4.00%	6 Mnths
2 Year	8.25%	8.75%	2 Year	7.10%	4.25%	12 Mnths
3 Year	8.35%	8.85%	3 Year	7.20%	4.50%	18 Mnths
4 Year	8.50%	9.00%	4 Year	7.30%	4.75%	24 Mnths
5 Year	8.70%	9.20%	5 Year	7.50%	5.00%	30 Mnths
Terms & Conditions applied:			Terms & Conditions:			
i) No Penalty Interest			i) 0.50% Extra Interest for Senior Citizens			
ii) LAD upto 90% maximum			ii) 0.25% Extra Interest on Deposits more than 10000/month			
iii) Premature Closing			iii) Premature closing available.			
iv) Bulk interest rates applicable on Deposits above 1Cr.			iv) Loan up-to 75% of Deposit.			
v) Minimum Deposit of Rs.5000			v) Prematurity Interest like SB Interest			
vi) To be calculated based on Simple Interest			vi) Minimum Deposit - Rs.100 Per Month			
vii) Rate of Interest is per annum			vii) To be calculated based on Compound Interest.			
viii) 0.10 % Extra for Lady, below 12 Years Child & Farmer			viii) Rate of Interest is per annum			
ix) 0.05% Extra in deposits of 5 Lakhs and above.			ix) 0.10 % Extra for Lady, below 12 Years Child & Farmer			
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						

-Sd
Chief Executive