

## Public Deposit Scheme

Interest rates effective from 12/04/2023 on Public Deposits upto ₹ 20 CRORES :

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits	₹ 20,000/- will Become
1 YEAR	7.00%	7.25%	₹ 21,450
18 MONTHS	7.10%	7.35%	₹ 22,259
2 YEARS	7.35%	7.60%	₹ 23,156
3 YEARS	7.50%	7.75%	₹ 25,020
5 YEARS	7.50%	7.75%	₹ 29,048

Other Details	Monthly Option	Yearly Option
Minimum Amount of Deposit	₹ 2,00,000/-	₹ 20,000/-
Additional Deposit in multiples of	₹ 10,000/-	₹ 1,000/-
Interest will be paid on Non-Cumulative Scheme	1st day of the Month & on 31st March for the month of March	On 31st March
Interest will be compounded	--	Annually on Cumulative Deposits

**Senior Citizens : Additional interest @ 0.25% p.a. (for deposits of ₹ 20,000/- & above but upto ₹ 2 Crores) on all tenors.**

Interest rates effective from 12/04/2023 on Public Deposits above ₹ 20 CRORES:

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits	₹ 200001000/- will become
1 YEAR	7.00%	7.25%	₹ 21,45,01,073
18 MONTHS	7.00%	7.25%	₹ 22,22,76,736
2 YEARS	7.25%	7.50%	₹ 23,11,26,156
3 YEARS	7.50%	7.75%	₹ 25,01,98,098
5 YEARS	7.50%	7.75%	₹ 29,04,81,555

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of credit of cheque/Transfer in company's Bank Account.

## Corporate Deposit Scheme

Interest rates effective from 12/04/2023 on Corporate Deposits upto ₹ 20 CRORES\*

Term	INTEREST RATES P.A. ON CUMULATIVE AND NON-CUMULATIVE DEPOSITS (YEARLY OPTION)		
	DEPOSITS UP TO RS. 5 CRORES	DEPOSITS ABOVE RS. 5 CRORES UPTO RS. 10 CRORES	DEPOSITS ABOVE RS. 10 CRORES UPTO RS. 20 CRORES
1 YEAR	7.45%	7.50%	7.55%
18 MONTHS	7.45%	7.50%	7.55%
2 YEARS	7.45%	7.50%	7.55%
3 YEARS	7.45%	7.50%	7.55%
5 YEARS	7.45%	7.50%	7.55%

**\*FOR RATE OF INTEREST ON DEPOSITS OF ABOVE ₹ 20 CRORES: PLEASE CONTACT OUR CORPORATE OFFICE.**

Card rates will be applicable as per the amount of deposit mentioned in the FD application form.

Under Non-Cumulative Deposit Scheme, Interest will be payable on 31st March & under Cumulative Deposit Scheme, interest will be compounded annually.

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**A depositor can deposit upto Rs. 20 Crore in each of the period between 1st to 15th & 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds Rs. 20 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding Rs. 20 Crore.**