



RESIDENT INDIVIDUALS



Application for Deposit

ICRA rating indicates high degree of safety
 India Ratings and Research rating indicates high degree of safety



INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs. 10 CRORE (w.e.f. 05th August 2025)*#@

Period (In months)	Cumulative	Non-Cumulative			
	At Maturity % p.a.	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.
12	7.00	6.79	6.82	6.88	7.00
18-23	7.15	6.93	6.97	7.03	7.15
24-35	7.25	7.02	7.06	7.12	7.25
36-60	7.60	7.35	7.39	7.46	7.60

*Interest rates are rounded off to two decimal places.

- Additional interest rate of 0.50% p.a. will be paid for Senior citizen (Completed age 60 years on the date of deposit/renewal).
- @ Additional interest rate of 0.15% p.a. will be paid on all renewals, where the deposit is matured.
- \$ Additional interest rate of 0.05% p.a. will be paid to Women Depositors.
- The above additional interest rates will be applied on the yearly rate, which will be factored correspondingly into the calculation of compounding interest rates for periods shorter than a year, including monthly, quarterly, and half-yearly rates.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT / RENEWAL.

"Remember to register a Nominee"

- Nomination helps in easy settlement of claim of deceased depositor.
- One can opt to print the Nominee's name on the certificate.