

## Deposits Interest Rates

### Deposits ( Effective from 01-02-2021 ) :

Term Period	General Rate	Senior Citizen Rate
15 Days - 45 Days	3.50 %	3.50 %
46 Days - 90 Days	3.75 %	3.75 %
91 Days - 180 Days	4.50 %	4.50 %
181 Days - 364 Days	5.00 %	5.00 %
1 Year - 2 Year	6.00 %	6.50 %
Above 2 Year - 3 Year	5.75 %	6.25 %

- ✔ Senior Citizen ( i.e. having age of 60 year and above will get benefit of 0.50 % higher interest rates on Fix Deposit above a period of 1 year ).
- ✔ We don't accept Fix Deposit above the period of 3 year.
- ✔ Interest paid if liable for Income Tax deduction the TDS will be deducted from the interest paid on date.
- ✔ Interest are consider as Non-cumulative if Duration is Less than 1 Year.
- ✔ For more than 1 Year then Interest will be considered as Cumulatively.

### Recurring ( Effective from 01-02-2021 ) :

Term Period	Monthly Installment of ₹. 50	Monthly Installment of ₹. 100
12 Months	₹ 620	₹ 1240
24 Months	₹ 1278	₹ 2555
36 Months	₹ 1968	₹ 3936