

## INVITE PUBLIC DEPOSITS

Deposit up to ₹5 crore						
Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity*	Monthly	Quarterly	Half Yearly	Annual
12-23	5.90%	5.90%	5.74%	5.77%	5.81%	5.90%
24-35	6.15%	6.34%	5.98%	6.01%	6.05%	6.15%
36-47	6.60%	7.05%	6.40%	6.44%	6.49%	6.60%
48-59	6.60%	7.28%	6.40%	6.44%	6.49%	6.60%
60-71	6.70%	7.66%	6.50%	6.53%	6.59%	6.70%
72-84	6.70%	7.93%	6.50%	6.53%	6.59%	6.70%
120	6.70%	9.13%	6.50%	6.53%	6.59%	6.70%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

<sup>\*</sup> For cumulative option, Interest Rate is compounded annually on March 31s. | \* The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

NOTE: • Above rates are applicable upto ₹5 crore for deposits. • Senior citizens (above 60 years) will be eligible for 0.25% additional Rate of Interest (applicable for deposits up to ₹1 crore only).

• The new ROI shall be applicable for all deposits created from 28.11.2020. • Rating: CRISIL 'FAA+/Negative' & CARE 'AA/Stable' indicates high level of safety.

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of realization of Cheque/ Online fund transfer in company's Bank Account.