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### **Fixed Deposits**

## **Fixed Rate Deposit**

Interest rates applicable from September 03, 2019 subject to review subsequently.

## Base Rates for Fixed Deposits < □ 10.0 mn

### Effective September 03, 2019

Tenure (In Months)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan	Cumulative Plan	Indicative Yield (Cumulative option) **
>12 to <24	7.35%	7.40%	7.60%	7.60%	7.60%
>=24 to <36	7.60%	7.65%	7.85%	7.85%	8.16%
>=36 to <48	7.70%	7.75%	8.00%	8.00%	8.66%
>=48 to <60	7.75%	7.80%	8.05%	8.05%	9.08%
>60 to <84	7.90%	7.95%	8.20%	8.20%	9.66%
>=84 to <108	7.90%	7.95%	8.20%	8.20%	10.52%
>=108 to <120	7.95%	8.00%	8.25%	8.25%	11.57%

### 0.25% additional interest for senior citizen

# Special Scheme Rates for Fixed Deposits < □ 10.0 mn Effective September 03, 2019

Tenure (In Months)	Cumulative		Non-Cumulative			
	Cumulative Plan	Indicative Yield to Maturity**	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan	
12	7.60%	7.60%	7.35%	7.40%	7.60%	
15	7.85%	7.97%	7.60%	7.65%	7.85%	
20	7.85%	8.10%	7.60%	7.65%	7.85%	
30	7.90%	8.41%	7.60%	7.65%	7.90%	
35	7.95%	8.58%	7.65%	7.70%	7.95%	
40	8.05%	8.86%	7.75%	7.80%	8.05%	
60	8.20%	9.66%	7.90%	7.95%	8.20%	
75	8.20%	10.20%	7.90%	7.95%	8.20%	
90	8.20%	10.76%	7.90%	7.95%	8.20%	
105	8.25%	11.45%	7.95%	8.00%	8.25%	
120	8.25%	12.09%	7.95%	8.00%	8.25%	

## 0.25% additional interest for senior citizen

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### **FAQs**



### **EMI Calculator**



<sup>#</sup> The yield mentioned is calculated using the first month of each tenure grid.

<sup>\*\*</sup> In case of cumulative deposit, interest is compounded before deduction of Tax

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