



Life is great with
**Higher Interest
Rate!**



INVEST TODAY FOR A BETTER TOMORROW



“FAAA/ Stable” by CRISIL (indicates a Highest Degree of Safety)

**"MAA+/ with Stable Outlook" by ICRA
(Indicates High Credit Quality)**

FD Payment -in Time –40 years Track

Rate –Best in Industry

Business –Retail & Automobile –Safe & Growing Markets

Used Vehicles –Growing Market, Better Profits

1790+ Branches -24600+ Employees

AUM -114930+ Cr

Customers -21 Lacs

PREMATURE CLOSURE

UPTO 3 MONTHS	AFTER 3 MONTHS BUT BEFORE 6 MONTHS
LOCK - IN PERIOD (WITHDRAWAL NOT ALLOWED)	NO INTEREST PAYABLE
AFTER 6 MONTHS BUT BEFORE 12 MONTHS	AFTER 12 MONTHS BUT BEFORE MATURITY DATE
3 % less than 1 Year Rate	2% less than completed Year Rate

No **LOCK - IN** period in case of death of Depositor

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st April 2021)

RETAIL DEPOSIT(<= Rs. 5 Crore) NORMAL SCHEME

	Non cumulative Deposits				Cumulative Deposit	
Period (Months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective Yield % p.a.	Maturity Value for Rs 5000/-
12	7.01	7.06	7.12	7.25	7.25	5,360
24	7.25	7.30	7.37	7.50	7.78	5,775
36	7.72	7.77	7.85	8.00	8.66	6,300
48	7.81	7.87	7.94	8.10	9.14	6,825
60	7.95	8.01	8.09	8.25	9.73	7,430

Deposits for above periods can be made online also

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st April 2021)

RETAIL DEPOSIT (<= Rs. 5 Crore)
SENIOR CITIZEN SCHEME (0.40% Additional)

	Non cumulative Deposits				Cumulative Deposit	
Period (Months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective Yield % p.a.	Maturity Value for Rs 5000/-
12	7.41	7.46	7.53	7.67	7.67	5,380
24	7.65	7.70	7.78	7.93	8.24	5,825
36	8.12	8.18	8.26	8.43	9.17	6,375
48	8.21	8.27	8.36	8.53	9.69	6,935
60	8.35	8.41	8.50	8.68	10.33	7,580

Deposits for above periods can be made online also