

FD rated
"FAAA / Stable"
by CRISIL.

Application for Deposit

CRISIL rating indicates high degree of safety
ICRA rating indicates high credit quality

FD rated
"MAA+ / with
Stable Outlook"
by ICRA

INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w. e. f. 1st Nov 2018)

NORMAL SCHEME								SENIOR CITIZEN SCHEME*							
Non-Cumulative Deposits				Cumulative Deposits				Non-Cumulative Deposits				Cumulative Deposits			
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹ 5,000/-	Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹ 5,000/-
12	7.95	8.00	8.08	8.25	7.95	8.25	5,413	12	8.19	8.25	8.33	8.50	8.19	8.50	5,425
24	8.19	8.25	8.33	8.50	8.19	8.87	5,887	24	8.42	8.48	8.57	8.75	8.42	9.14	5,914
36	8.65	8.71	8.81	9.00	8.65	9.84	6,476	36	8.88	8.95	9.05	9.25	8.88	10.13	6,520
48	8.65	8.71	8.81	9.00	8.65	10.29	7,058	48	8.88	8.95	9.05	9.25	8.88	10.62	7,124
60	8.88	8.95	9.05	9.25	8.88	11.13	7,783	60	9.11	9.18	9.28	9.50	9.11	11.49	7,873

*Completed age -60 years on the date of deposit/renewal.

Additional interest of 0.25% p.a will be paid on all Renewals, where the deposit is matured on or after 1st Nov 2018.

Additional interest of 0.15% p.a will be paid to employees of Shriram Group Companies and their relatives.

Deposits will be accepted in multiples of Rs.1,000/- subject to a minimum amount of Rs.5,000/- per deposit for cumulative deposits and Rs.10,000/- per deposit for non-cumulative deposits. Cumulative deposits can be renewed for maturity value.