

Maturity Value Chart – With Effect from 14.08.2023

DAILY SAVINGS DEPOSIT SCHEME

Repayment value for daily deposit of ₹10/- under Daily Savings Deposit Scheme as per the prevailing interest rates :

Rate of Interest	Repayable Amount After #
	12 months (365 Days)
7.00 % p.a	₹3,694.24

(# - Maturity Value to be rounded off to the nearest rupee)

ACCRUED INTEREST CHART

(Amount in ₹)

At the end of Quarter	Accrued Interest
	1 Year Deposits
I	----
II	----
III	16.51
IV	44.24

KIDS RD- PUBLIC
(With effect from 14.08.2023)

Period (in months)	Rate of Interest	Maturity Amount (in ₹)							
		10000	15000	20000	25000	30000	50000	75000	100000
		Monthly Installment (in ₹)							
120	6.50%	60	89	119	148	178	296	444	592
108	6.50%	69	103	137	171	205	341	511	682
96	6.50%	80	120	159	199	239	397	596	794
84	6.50%	94	141	188	235	282	470	705	940
72	6.50%	114	171	227	284	341	568	851	1135
60	6.50%	141	212	282	353	423	705	1057	1409
48	6.50%	183	274	365	456	547	911	1366	1822
36	6.50%	252	377	503	628	754	1256	1884	2511
24	6.75%	389	583	777	971	1165	1942	2913	3884
12	7.00%	803	1204	1605	2007	2408	4013	6019	8025

KIDS RD- STAFF
(With effect from 14.08.2023)

Period (in months)	Rate of Interest	Maturity Amount (in ₹)							
		10000	15000	20000	25000	30000	50000	75000	100000
		Monthly Installment (in ₹)							
120	7.50%	56	84	112	140	168	280	419	559
108	7.50%	65	98	130	162	195	324	486	648
96	7.50%	76	114	152	190	228	380	569	759
84	7.50%	91	136	181	226	271	452	678	904
72	7.50%	110	165	220	275	330	549	823	1098
60	7.50%	138	206	275	343	412	686	1028	1371
48	7.50%	179	268	357	446	535	891	1337	1782
36	7.50%	248	371	495	618	742	1236	1853	2471
24	7.75%	385	577	769	961	1153	1921	2881	3841
12	8.00%	798	1197	1596	1995	2394	3990	5985	7979

SIRANJEEVEE RECURRING DEPOSIT SCHEME – PUBLIC

For Monthly Installment of ₹1000/-

(With effect from 14.08.2023)

Amount in ₹

Interest rate %	Period in months	Gross Maturity Amount	Premium + Interest	Net maturity	Sum Assured
6.50	36	39825	609.77	39215	40000
6.50	39	43505	706.17	42799	43000
6.50	42	47244	826.14	46418	47000
6.50	45	51044	957.56	50086	51000
6.50	48	54906	1083.53	53822	54000
6.50	51	58831	1233.82	57597	58000
6.50	54	62820	1396.32	61424	62000
6.50	57	66873	1571.49	65302	66000
6.50	60	70992	1759.85	69232	70000
6.50	63	75178	1956.75	73221	74000
6.50	66	79432	2167.19	77265	78000
6.50	69	83756	2391.68	81364	82000
6.50	72	88149	2630.75	85518	86000
6.50	75	92614	2878.81	89735	90000
6.50	78	97152	3172.50	93980	94000
6.50	81	101763	3452.51	98310	99000
6.50	84	106449	3748.64	102700	103000

Please note that the maximum sum assured for a person is ₹10 lakhs only

The maturity amount should be rounded off to the nearest rupee

SIRANJEEVEE RECURRING DEPOSIT SCHEME – STAFF

For Monthly Installment of ₹1000/-

(With effect from 14.08.2023)

Amount in ₹

Interest rate %	Period in months	Gross Maturity Amount	Premium + Interest	Net maturity	Sum Assured
7.50	36	40483	635.59	39847.24	40000
7.50	39	44284	750.09	43534.20	44000
7.50	42	48157	876.32	47281.16	48000
7.50	45	52104	1014.83	51088.91	52000
7.50	48	56124	1166.20	54958.26	55000
7.50	51	60221	1331.01	58890.03	59000
7.50	54	64395	1509.86	62885.06	63000
7.50	57	68648	1703.37	66944.17	67000
7.50	60	72980	1912.19	71068.21	72000
7.50	63	77395	2162.02	75232.99	76000
7.50	66	81893	2405.09	79487.82	80000
7.50	69	86476	2693.83	83781.85	84000
7.50	72	91145	3004.13	88140.78	89000
7.50	75	95902	3305.27	92596.96	93000
7.50	78	100749	3659.70	97089.62	98000
7.50	81	105688	4038.52	101649.34	102000
7.50	84	110720	4442.74	106276.83	107000

Please note that the maximum sum assured for a person is ₹10 lakhs only

The maturity amount should be rounded off to the nearest rupee

(With effect from 14.08.2023)

NAVARATHNAMALA DEPOSIT SCHEME – PUBLIC (Rate of interest: 6.50% p.a.)			
Monthly installment payable only up to the period of (amount in ₹)			Repayable amount after 10 years from the date of opening (amount in ₹)
36 months	48 months	60 months	
160.00	124.00	102.50	10,000.00
320.00	248.00	205.00	20,000.00
480.00	372.00	307.50	30,000.00
800.00	620.00	512.50	50,000.00
1600.00	1240.00	1025.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – SENIOR CITIZEN (Rate of interest: 7.00% p.a.)			
Monthly installment payable only up to the period of (amount in ₹)			Repayable amount after 10 years from the date of opening (amount in ₹)
36 months	48 months	60 months	
153.50	119.00	98.50	10,000.00
307.00	238.00	197.00	20,000.00
460.50	357.00	295.50	30,000.00
767.50	595.00	492.50	50,000.00
1535.00	1190.00	985.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF (Rate of interest: 7.50% p.a.)			
Monthly installment payable only up to the period of (amount in ₹)			Repayable amount after 10 years from the date of opening (amount in ₹)
36 months	48 months	60 months	
146.50	114.00	94.50	10,000.00
293.00	228.00	189.00	20,000.00
439.50	342.00	283.50	30,000.00
732.50	570.00	472.50	50,000.00
1465.00	1140.00	945.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF+SENIOR CITIZEN (Rate of interest: 8.00% p.a.)			
Monthly installment payable only up to the period of (amount in ₹)			Repayable amount after 10 years from the date of opening (amount in ₹)
36 months	48 months	60 months	
140.50	109.50	91.00	10,000.00
281.00	219.00	182.00	20,000.00
421.50	328.50	273.00	30,000.00
702.50	547.50	455.00	50,000.00
1405.00	1095.00	910.00	1,00,000.00

With Effect from 14.08.2023

NAVARATHNAMALA DEPOSIT SCHEME – PUBLIC (Rate of interest: 6.50% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
221.00	10,000.00
1105.00	50,000.00
2210.00	1,00,000.00
11,050.00	5,00,000.00
22,100.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – SENIOR CITIZEN (Rate of interest: 7.00% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
217.00	10,000.00
1085.00	50,000.00
2170.00	1,00,000.00
10,850.00	5,00,000.00
21,700.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF (Rate of interest: 7.50% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
213.00	10,000.00
1065.00	50,000.00
2130.00	1,00,000.00
10,650.00	5,00,000.00
21,300.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF+SENIOR CITIZEN (Rate of interest: 8.00% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
209.00	10,000.00
1045.00	50,000.00
2090.00	1,00,000.00
10,450.00	5,00,000.00
20,900.00	10,00,000.00