

Maturity Value Chart – With Effect from 01.09.2022

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)
5.50 % p.a	₹3,666.68

(# - 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	1.15
IV	16.68

KIDS RD- PUBLIC
(With effect from 01.09.2022)

Period (in months)	Rate of Interest	Maturity Amount (in ₹)							
		10000	15000	20000	25000	30000	50000	75000	100000
		Monthly Installment (in ₹)							
120	5.75%	62	93	124	155	185	309	463	617
108	5.75%	71	106	142	177	212	354	530	707
96	5.75%	82	123	164	205	246	410	615	820
84	5.75%	97	145	194	242	290	484	725	967
72	5.75%	117	175	233	291	349	581	872	1162
60	5.75%	144	216	288	360	431	719	1078	1437
48	5.75%	186	278	371	463	556	926	1388	1851
36	5.75%	255	382	509	636	763	1271	1906	2541
24	5.75%	393	589	785	981	1178	1962	2943	3924
12	5.50%	809	1214	1618	2023	2427	4045	6067	8090

KIDS RD- STAFF
(With effect from 01.09.2022)

Period (in months)	Rate of Interest	Maturity Amount (in ₹)							
		10000	15000	20000	25000	30000	50000	75000	100000
		Monthly Installment (in ₹)							
120	6.75%	59	88	117	146	175	292	437	583
108	6.75%	68	101	135	168	202	336	504	672
96	6.75%	79	118	157	197	236	393	589	785
84	6.75%	93	140	186	233	279	465	698	930
72	6.75%	113	169	225	282	338	563	844	1125
60	6.75%	140	210	280	350	420	699	1049	1398
48	6.75%	182	272	363	453	544	906	1358	1811
36	6.75%	250	375	500	625	750	1250	1875	2500
24	6.75%	389	583	777	971	1165	1941	2912	3882
12	6.50%	805	1207	1609	2012	2414	4023	6034	8045

SIRANJEEVEE RECURRING DEPOSIT SCHEME – PUBLIC

For Monthly Installment of ₹1000/-

(With effect from 01.09.2022)

Amount in ₹

Interest rate %	Period in months	Gross Maturity Amount	Premium + Interest	Net maturity	Sum Assured
5.75	36	39361	779.88	38581	39000
5.75	39	42955	920.48	42035	43000
5.75	42	46602	1055.72	45546	46000
5.75	45	50300	1222.88	49077	50000
5.75	48	54052	1382.57	52669	53000
5.75	51	57858	1573.47	56285	57000
5.75	54	61718	1779.49	59939	60000
5.75	57	65634	1974.15	63660	64000
5.75	60	69606	2210.36	67396	68000
5.75	63	73636	2457.47	71179	72000
5.75	66	77723	2721.13	75002	76000
5.75	69	81869	3001.92	78867	79000
5.75	72	86075	3300.40	82775	83000
5.75	75	90341	3610.23	86731	87000
5.75	78	94668	3938.19	90730	91000
5.75	81	99058	4284.88	94773	95000
5.75	84	103510	4650.92	98859	99000

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 01.09.2022)

Amount in ₹

Interest rate %	Period in months	Gross Maturity Amount	Premium + Interest	Net maturity	Sum Assured
6.75	36	40004	829.42	39174.88	40000
6.75	39	43717	959.00	42758.06	43000
6.75	42	47493	1119.83	46372.99	47000
6.75	45	51333	1295.95	50036.70	51000
6.75	48	55238	1488.03	53749.62	54000
6.75	51	59209	1696.73	57512.18	58000
6.75	54	63248	1922.74	61324.83	62000
6.75	57	67355	2166.76	65188.00	66000
6.75	60	71532	2429.53	69102.13	70000
6.75	63	75779	2711.79	73067.64	74000
6.75	66	80099	3048.16	77051.14	78000
6.75	69	84492	3373.80	81118.67	82000
6.75	72	88960	3721.38	85238.81	86000
6.75	75	93504	4131.86	89371.87	90000
6.75	78	98124	4570.42	93553.95	94000
6.75	81	102823	4993.63	97829.80	98000
6.75	84	107602	5489.37	102112.86	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

(With effect from 01.09.2022)

NAVARATHNAMALA DEPOSIT SCHEME – PUBLIC (Rate of interest: 5.75% 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	
170.50	131.50	108.00	10,000.00
341.00	263.00	216.00	20,000.00
511.50	394.50	324.00	30,000.00
852.50	657.50	540.00	50,000.00
1,705.00	1,315.00	1,080.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – SENIOR CITIZEN (Rate of interest: 6.25% 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	
163.50	126.50	104.00	10,000.00
327.00	253.00	208.00	20,000.00
490.50	379.50	312.00	30,000.00
817.50	632.50	520.00	50,000.00
1,635.00	1,265.00	1,040.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF (Rate of interest: 6.75% 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	
156.50	121.00	100.00	10,000.00
313.00	242.00	200.00	20,000.00
469.50	363.00	300.00	30,000.00
782.50	605.00	500.00	50,000.00
1,565.00	1,210.00	1,000.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF+SENIOR CITIZEN (Rate of interest: 7.25% 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	
150.00	116.50	96.50	10,000.00
300.00	233.00	193.00	20,000.00
450.00	349.50	289.50	30,000.00
750.00	582.50	482.50	50,000.00
1,500.00	1,165.00	965.00	1,00,000.00

With Effect from 01.09.2022

NAVARATHNAMALA DEPOSIT SCHEME – PUBLIC (Rate of interest: 5.75% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
227.00	10,000.00
1,135.00	50,000.00
2,270.00	1,00,000.00
11,350.00	5,00,000.00
22,700.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – SENIOR CITIZEN (Rate of interest: 6.25% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
223.00	10,000.00
1,115.00	50,000.00
2,230.00	1,00,000.00
11,150.00	5,00,000.00
22,300.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF (Rate of interest: 6.75% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
218.50	10,000.00
1,092.50	50,000.00
2,185.00	1,00,000.00
10,925.00	5,00,000.00
21,850.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF+SENIOR CITIZEN (Rate of interest: 7.25% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
215.00	10,000.00
1,075.00	50,000.00
2,150.00	1,00,000.00
10,750.00	5,00,000.00
21,500.00	10,00,000.00