

Maturity Value Chart – With Effect from 18.11.2021

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)
5.25 % p.a	₹3,662.11

(# - 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	----
IV	12.11

KIDS RD- PUBLIC
(With effect from 18.11.2021)

Period (in months)	Rate of Interest	Maturity Amount (in ₹)							
		10000	15000	20000	25000	30000	50000	75000	100000
		Monthly Installment (in ₹)							
120	5.00%	65	97	129	161	193	322	482	643
108	5.00%	74	110	147	184	220	367	550	733
96	5.00%	85	127	170	212	254	424	635	847
84	5.00%	100	150	199	249	299	497	746	994
72	5.00%	119	179	238	298	357	595	893	1190
60	5.00%	147	220	294	367	440	733	1099	1466
48	5.00%	188	282	376	470	564	940	1410	1880
36	5.00%	258	386	515	643	772	1286	1928	2571
24	5.35%	395	592	789	986	1183	1971	2956	3941
12	5.25%	811	1216	1621	2026	2431	4051	6076	8101

KIDS RD- STAFF
(With effect from 18.11.2021)

Period (in months)	Rate of Interest	Maturity Amount (in ₹)							
		10000	15000	20000	25000	30000	50000	75000	100000
		Monthly Installment (in ₹)							
120	6.00%	61	92	122	152	183	304	456	608
108	6.00%	70	105	140	175	210	349	523	698
96	6.00%	82	122	163	203	244	406	608	811
84	6.00%	96	144	192	240	287	479	718	957
72	6.00%	116	173	231	288	346	576	864	1152
60	6.00%	143	214	286	357	428	714	1070	1427
48	6.00%	184	276	368	460	552	920	1380	1840
36	6.00%	253	380	506	633	759	1265	1898	2530
24	6.35%	390	585	780	975	1170	1950	2924	3899
12	6.25%	806	1209	1612	2014	2417	4028	6042	8056

SIRANJEEVEE RECURRING DEPOSIT SCHEME – PUBLIC

For Monthly Installment of ₹1000/-

(With effect from 18.11.2021)

Amount in ₹

Interest rate %	Period in months	Gross Maturity Amount	Premium + Interest	Net maturity	Sum Assured
5.00	36	38903	536.84	38366	39000
5.00	39	42414	621.72	41792	42000
5.00	42	45969	727.36	45242	46000
5.00	45	49569	828.17	48741	49000
5.00	48	53213	952.39	52261	53000
5.00	51	56903	1067.35	55836	56000
5.00	54	60640	1208.05	59432	60000
5.00	57	64423	1359.23	63064	64000
5.00	60	68253	1501.25	66752	67000
5.00	63	72131	1669.72	70461	71000
5.00	66	76058	1849.21	74209	75000
5.00	69	80034	2040.05	77994	78000
5.00	72	84059	2242.59	81816	82000
5.00	75	88135	2427.18	85708	86000
5.00	78	92261	2648.31	89613	90000
5.00	81	96440	2881.71	93558	94000
5.00	84	100670	3127.76	97542	98000

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 18.11.2021)

Amount in ₹

Interest rate %	Period in months	Gross Maturity Amount	Premium + Interest	Net maturity	Sum Assured
6.00	36	39533	559.69	38973.10	39000
6.00	39	43159	660.76	42498.09	43000
6.00	42	46840	758.09	46081.48	47000
6.00	45	50576	878.44	49697.34	50000
6.00	48	54368	1009.54	53358.78	54000
6.00	51	58218	1148.18	57069.85	58000
6.00	54	62126	1297.85	60827.92	61000
6.00	57	66092	1458.96	64633.47	65000
6.00	60	70119	1631.91	68486.97	69000
6.00	63	74206	1812.69	72393.34	73000
6.00	66	78355	2005.62	76349.18	77000
6.00	69	82566	2211.14	80354.97	81000
6.00	72	86841	2429.68	84411.22	85000
6.00	75	91180	2683.18	88496.96	89000
6.00	78	95585	2924.55	92660.24	93000
6.00	81	100056	3209.16	96846.68	97000
6.00	84	104594	3480.04	101114.26	102000

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 18.11.2021)

NAVARATHNAMALA DEPOSIT SCHEME – PUBLIC (Rate of interest: 5.00% 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	
182.00	139.50	114.50	10,000.00
364.00	279.00	229.00	20,000.00
546.00	418.50	343.50	30,000.00
910.00	697.50	572.50	50,000.00
1,820.00	1,395.00	1,145.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – SENIOR CITIZEN (Rate of interest: 5.50% 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	
174.50	134.50	110.00	10,000.00
349.00	269.00	220.00	20,000.00
523.50	403.50	330.00	30,000.00
872.50	672.50	550.00	50,000.00
1,745.00	1,345.00	1,100.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF (Rate of interest: 6.00% 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	
166.50	128.50	106.00	10,000.00
333.00	257.00	212.00	20,000.00
499.50	385.50	318.00	30,000.00
832.50	642.50	530.00	50,000.00
1,665.00	1,285.00	1,060.00	1,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF+SENIOR CITIZEN (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	
159.50	123.50	102.00	10,000.00
319.00	247.00	204.00	20,000.00
478.50	370.00	306.00	30,000.00
797.50	617.50	510.00	50,000.00
1,595.00	1,235.00	1,020.00	1,00,000.00

With Effect from 18.11.2021

NAVARATHNAMALA DEPOSIT SCHEME – PUBLIC (Rate of interest: 5.00% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
233.00	10,000.00
1,165.00	50,000.00
2,330.00	1,00,000.00
11,650.00	5,00,000.00
23,300.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – SENIOR CITIZEN (Rate of interest: 5.50% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
229.00	10,000.00
1,145.00	50,000.00
2,290.00	1,00,000.00
11,450.00	5,00,000.00
22,900.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF (Rate of interest: 6.00% p.a.)	
Monthly Installment Payable only for 36 Months (Amount in ₹)	Repayable amount after 5 Years from the date of opening (Amount in ₹)
224.50	10,000.00
1,122.50	50,000.00
2,245.00	1,00,000.00
11,225.00	5,00,000.00
22,450.00	10,00,000.00

NAVARATHNAMALA DEPOSIT SCHEME – STAFF+SENIOR CITIZEN (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 ₹)
220.50	10,000.00
1,102.50	50,000.00
2,205.00	1,00,000.00
11,025.00	5,00,000.00
22,050.00	10,00,000.00