

1. Saving Bank Deposit Account:

For General Public	2.65% p.a.
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2. Term Deposit/ Special Term Deposit/RD Scheme

Period	Rol (%) P.A. General Public	Rol (%) P.A. Senior Citizen (60 Years & Above)
7 days to 45 days	3.00	3.25
46 days to 179 days	4.50	4.75
180 days to 210 days	5.25	5.50
211 days to less than 1 year	5.75	6.00
1 year to less than 2 years	6.80	7.05
2 years to less than 3 years	7.00	7.25
3 years to less than 5 years	6.50	6.75
5 years to up to 10 years	6.50	6.75

Premature payment of Term Deposit/ RD Scheme:

The instructions regarding interest rates to be paid on premature withdrawals of Term Deposits/STDRs are as under-

- I. For Special Term Deposit/Term Deposit/ RD Scheme, the premature payment penalty will be 1% for all tenors from the applicable rate for the period it remains with the Bank. The same will also be applicable for JRGB Staff/Pensioners.
- II. There is no discretion/ waiver of penalty for premature withdrawal of Special Term Deposit/Term Deposit/ RD Scheme.