

Interest Rate Applicable to Domestic Deposits

1. Saving Bank Deposit Account:

| | |
|--|-------------------------------------|
| For General Public | 2.65% p.a. |
| For JRGB Staff & JRGB Pensioner | Applicable Card Rate + 1.00% |

2. Term Deposit/ Special Term Deposit/RD Scheme (below Rs.15.00 Lakh) - Callable

| 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 |

The above-mentioned rate of deposit will continue and shall be offered to all the general public/depositors of the Bank without any discrimination.

3. Term Deposit/ Special Term Deposit – Rs.15.00 Lakh & above (Bulk Deposit) - Callable

| Period | RoI (%) P.A. General Public | RoI (%) P.A. Senior Citizen (60 Years & Above) |
|------------------------------|--|---|
| 7 days to 45 days | 3.25 | 3.50 |
| 46 days to 179 days | 4.50 | 4.75 |
| 180 days to 210 days | 5.50 | 5.75 |
| 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 | 6.75 | 7.00 |
| 3 years to less than 5 years | 6.60 | 6.85 |
| 5 years to up to 10 years | 6.60 | 6.85 |

4. Special Scheme for Term Deposit/ Special Term Deposit - Rs.15.00 Lakh & above (Bulk Deposit) for Promotion among customers: – Non- Callable

| Period | RoI (%) P.A. General Public | RoI (%) P.A. Senior Citizen (60 Years & Above) |
|-----------------|--|---|
| 445 Days | 7.10 | 7.35 |

Note:

1. The Interest Rate payable to JRGB staff will be 1% above the applicable rate to public.
2. The rate payable to JRGB pensioners of age 60 years and above will get both the benefits of staff (1.00%) and Senior Citizens (0.25%) over Card Rate.
3. The proposed rates of interest shall be made applicable to fresh deposits and renewals of maturing deposits.