Reinvestment deposit scheme has been introduced as a real money spinner for you. In this scheme, interest is compounded every quarter and reinvested to make your savings grow faster. It is so easy that you just need to invest an amount and relax as you let your investment multiply. You will receive a lump sum at the end of the period chosen.

This is amongst our most popular reinvestment plans earning a higher rate of interest on your savings. Moreover, loans against such deposits are also provided. Deposits can be made for periods ranging from 12 months to 3 years. Nomination facility is also available. A complete detail of the scheme is documented below.

**Salient features of the scheme are:**

- Term Deposit accounts with automatic reinvestment of the accrued interest at quarterly compounding till maturity of the principal. No interim withdrawal of interest and therefore investment multiplies.
- Loans up to 85% of deposit amount with loan interest of 2% above the deposit rates.
- Existing term deposit accounts can freely be converted to Reinvestment Term Deposit accounts and vice versa. +
- Ideal for maximum returns, long term investment with safety and liquidity.
- Premature withdrawal permitted with applicable penalty.
- No income tax deducted at source under this scheme. (for Members Only)

The table below gives a clear picture of Reinvestment plan for different term:

<table>
<thead>
<tr>
<th>Period</th>
<th>Interest Rate (p.a)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>8 %</td>
</tr>
<tr>
<td>2 Year</td>
<td>9 %</td>
</tr>
<tr>
<td>3 Year</td>
<td>10 %</td>
</tr>
</tbody>
</table>
REINVESTMENT DEPOSIT

• 0.5% extra for Senior Citizens. (Age 60 years and above)

• Minimum Deposit: Rs. ONE THOUSAND & in multiples of Rs.1000/-

• No TDS deduction (for Members Only) + Conditions Apply