

Annexure - I

Revised Interest Rate

In view of All Inclusive Direction (AID) imposed by RBI w.e.f 30th July 2025, revised interest rate is given below. The interest revision is effective from 14th Oct '25.

1. Savings Bank Account – Nil

2. Fixed Deposits

- 2.1 Existing Fixed Deposits (not part of DICGC Settlement) will continue with same interest rate agreed upon at the time of deposit opened. On renewal, such FDs are eligible for the prevailing interest rate.
- 2.2 If the FD is renewed in between 31st Jul '25 and settlement date 14th Oct '25, such FDs will continue with same interest rate agreed upon at the time of deposit opened. On renewal, such FDs are eligible for the prevailing interest rate.
- 2.3 As part of DICGC settlement, if a new FD is opened (in case of partial FD amount is settled in DICGC and the residual balance amount of FD will be opened as new FD) where total deposit amount exceeds net claim eligibility of five lakhs, such FD is eligible for 2 % till maturity.
- 2.4 FDs matured and not renewed prior to 31st July 2025, will be renewed for six months and eligible for 2 % interest till maturity.

The above interest rates fixed are subject to review and the sole discretion of the Administrative Committee / RBI approval.