


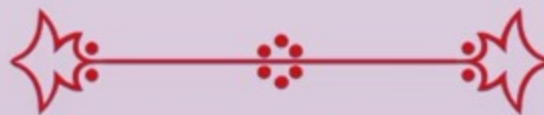


NCD'S Rate Card

SCHEMES	TENURE	PAYMENT	INTEREST RATE %	SENIOR CITIZEN
I	400 Days	Monthly	10.00	10.25
II	400 Days	Maturity	10.25	10.50
III	18 Months	Monthly	10.25	10.50
IV	18 Months	Maturity	10.50	10.75
V	2 Years	Monthly	10.50	10.75
VI	2 Years	Yearly	10.75	11.00
VII	2 Years	Maturity	11.00	11.25
VIII	3 Years	Monthly	10.75	11.00
IX	3 Years	Yearly	11.00	11.25
X	3 Years	Cumulative	11.25	11.50
XI	5 Years	Monthly	11.25	11.50
XII	5 Years	Yearly	11.50	11.75
XIII	5 Years	Cumulative	12.00	12.25

Corporate Office 

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