

Fixed Deposit - Plans Comparison

Lump-Sum Deposit	Term (in Years)	FD - Simple				FD - Compound (Yearly)				FD - Compound (Half Yearly)				FD - Compound (Quarterly)				FD - Compound (Monthly)			
		Maturity Amount	Yield %		Maturity Amount	Yield %		Maturity Amount	Yield %		Maturity Amount	Yield %		Maturity Amount	Yield %		Maturity Amount	Yield %			
			Avg. Annual	Overall		Avg. Annual	Overall		Avg. Annual	Overall		Avg. Annual	Overall		Avg. Annual	Overall		Avg. Annual	Overall		
₹ 1,000.00	1 year	₹ 1,120.00	12.00%	12.00%	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.	N. A.		
	2 years	₹ 1,240.00	12.00%	24.00%	₹ 1,254.40	12.72%	25.44%	₹ 1,262.48	13.12%	26.25%	₹ 1,266.77	13.34%	26.68%	₹ 1,269.73	13.49%	26.97%					
	3 years	₹ 1,360.00	12.00%	36.00%	₹ 1,404.93	13.50%	40.49%	₹ 1,418.52	13.95%	41.85%	₹ 1,425.76	14.19%	42.58%	₹ 1,430.77	14.36%	43.08%					
	4 years	₹ 1,480.00	12.00%	48.00%	₹ 1,573.52	14.34%	57.35%	₹ 1,593.85	14.85%	59.38%	₹ 1,604.71	15.12%	60.47%	₹ 1,612.23	15.31%	61.22%					
	5 years	₹ 1,600.00	12.00%	60.00%	₹ 1,762.34	15.25%	76.23%	₹ 1,790.85	15.82%	79.08%	₹ 1,806.11	16.12%	80.61%	₹ 1,816.70	16.33%	81.67%					

Recurring Deposit - Plans Comparison

Monthly	Term (in Months)	Principal	RD - Simple at 12% p.a.				RD - Compound at 12% p.a.				
			Rol (Return on Investment)	APR (Annual Percentage Rate)	Interest (can withdraw Monthly / Quarterly / Half-Yearly / Yearly)	Maturity	Rol (Return on Investment)	APR (Annual Percentage Rate)	Interest (cannot withdraw Monthly / Quarterly / Half-Yearly / Yearly)	Maturity	
₹1,000.00	12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	24	₹24,000.00	12.50%	6.25%	₹3,000.00	₹27,000.00	13.51%	6.76%	₹3,243.20	₹27,243.20	
	36	₹36,000.00	18.50%	6.17%	₹6,660.00	₹42,660.00	20.85%	6.95%	₹7,507.65	₹43,507.65	
	48	₹48,000.00	24.50%	6.13%	₹11,760.00	₹59,760.00	28.82%	7.21%	₹13,834.83	₹61,834.83	
	60	₹60,000.00	30.50%	6.10%	₹18,300.00	₹78,300.00	37.48%	7.50%	₹22,486.37	₹82,486.37	

FD, RD, RD (Flexi) - Terms and Conditions Comparison

Terms & Conditions		FIXED DEPOSIT (FD)						RECURRING DEPOSIT (RD)				RECURRING DEPOSIT (RD) - FLEXI							
		Simple Plan (Non-Cumulative)		Compound Plan (Cumulative)				Systematic Investment Plan (SIP) Deposit at fixed Intervals				Flexi Plan Deposit anytime within fixed period							
				Yearly	Half Yearly	Quarterly	Monthly	Simple Plan (Non-Cumulative)	Compound Plan - Monthly (Cumulative)	Simple Plan (Non-Cumulative)	Compound Plan - Monthly (Cumulative)								
Deposit Amount	Minimum	₹ 1,000.00	₹ 1,000.00				₹ 1,000.00				₹ 1,000.00								
	Maximum	₹ 1,00,00,000.00	₹ 1,00,00,000.00				₹ 1,00,00,000.00				₹ 1,00,00,000.00								
Deposit in Multiples		₹ 1,000.00	₹ 1,000.00				₹100.00				₹100.00								
FD/RD Tenure (Term)	Minimum	12 months	24 months				24 months				24 months								
	Maximum	60 months	60 months				60 months				60 months								
RD Deposit Period (Deposits are Accepted until this Period)	1 Year Tenure	One Time Deposit in the beginning as Principal										N.A.							
	2 Years Tenure											N.A.				N.A.			
	3 Years Tenure											N.A.				N.A.			
	4 Years Tenure											N.A.				N.A.			
	5 Years Tenure											N.A.				N.A.			
Lock-In Period (FD/RD can't be withdrawn)	1 Year Tenure	12 months	N.A.				N.A.				N.A.								
	2 Years Tenure	18 months	15 months	18 months	21 months	24 months	24 months				24 months								
	3 Years Tenure	30 months	21 months	24 months	27 months	30 months	36 months				36 months								
	4 Years Tenure	42 months	33 months	36 months	39 months	42 months	48 months				48 months								
	5 Years Tenure	54 months	45 months	48 months	51 months	54 months	60 months				60 months								
Premature Withdrawal (after lock-in period & before maturity) Penalty will be reduced from the Rate of Interest		0.20%	0.40%	0.60%	0.80%	1.00%	No Premature Withdrawal allowed in RD				No Premature Withdrawal allowed in RD - Flexi								
Tax on Interest		10% TDS on Interest will be deducted						10% TDS on Interest will be deducted				10% TDS on Interest will be deducted							
Interest Commencement		Within 24 hours from Deposit						Within 24 hours from Deposit				Within 24 hours from Deposit							
Interest Withdrawal	Payout Mode (Monthly, Quarterly, Half Yearly, Yearly, At Maturity)	Only at Maturity						Only at Maturity				Only at Maturity							
Interest Credit to Bank Account	1st Working Day of the Month	Within 48 hours from the Date of Maturity						1st Working Day of the Month				1st Working Day of the Month							
Principal Amount to Bank Account		Within 48 hours from the Date of Maturity / Withdrawal						Within 48 hours from the Date of Maturity / Withdrawal				Within 48 hours from the Date of Maturity / Withdrawal							