

TEACHERS' CO-OPERATIVE BANK LIMITED

DEPOSIT INTEREST RATES

1. FIXED DEPOSIT (FD) RATES

Deposit Period	Individuals, Firms & Associations (%)	Senior Citizens, Teachers & Employees (%)	Societies (%)
30 to 90 days	4.25%	4.50%	4.75%
91 to 180 days	5.00%	5.25%	5.75%
181 to 364 days	6.25%	6.50%	7.00%
1 year to 2 years	7.50%	8.00%	8.00%
2 years to 3 years	7.00%	7.25%	7.50%
3 years and above	6.25%	6.50%	6.60%
540-day deposit scheme (Shikshak Ujwal)	8.10%	8.30%	8.30%
444-day deposit scheme (Akshaya Fixed Deposit)	8.25%	8.60%	8.60%

2. MONTHLY INCOME SCHEME

Deposit Amount	Individuals, Firms & Associations (%)	Senior Citizens, Teachers & Employees (%)
Up to ₹15,00,000	8.00%	8.25%
Above ₹15,00,000	8.25%	8.50%

3. RECURRING DEPOSIT (RD) RATES

Deposit Period	Individuals & Employees (%)	Teachers & Senior Citizens (%)
1 year to 3 years	7.50%	8.00%
3 years to 6 years	7.00%	7.50%
6 years to 10 years	6.50%	7.00%

Terms and Conditions: "Akshaya Fixed Deposit Scheme"

1. Deposit period: Applicable only for 444 days.
2. Individuals, firms, associations, Senior citizens, Teachers and employees: Applicable only to Fixed Deposits (FDs) of ₹2,00,000 (₹2 lakh) and above.
3. Societies : Applicable only to Fixed Deposits (FDs) of ₹50,00,000 (₹50 lakh) and above.
4. Mode of interest payment: Quarterly.

Terms and Conditions: "Monthly Income Deposit Scheme"

1. Deposit period: 12 months Only
2. Mode of interest payment: Monthly.