

Period	Bulk Deposit Interest Rate (p.a.) for Senior Citizen Customer	
	Effective Date : 07/11/2019	
	Rate	Effective Yield
375 days	9.60%	9.97%
700 days	9.25%	10.00%

Terms and Conditions:

- The above rate is applicable and valid only for Fixed Deposits being booked by senior citizens where amount greater than equal to ₹ 2 crore and less than ₹ 5 Crore
 - For Rate inquiry on other tenors please contact nearest Jana Small Finance Bank Branch
 - All other customer types are requested to contact nearest Jana Small Finance Bank Branch
- For rate inquiry for fixed deposit amount greater than equal to ₹ 5 crore please contact nearest Jana Small Finance Bank Branch
- The interest is computed based on the actual number of days in a year i.e. 365 days for a non-leap year and 366 days for a leap year. The tenor of Deposit is calculated in number of days.
- For the "Senior Bulk FD" product
 - Auto Renewal facility is not available
 - Pre-mature withdrawal of the deposit is not allowed before the expiry of the term, except in case of death of the account holder or on order from statutory and/or regulatory authority.

Note on Calculation of Effective Yield:

- The yield showcased in the rate table is only indicative in nature, for exact returns always consult Jana Bank branch.
- The yield calculation is calculated from the start of the year i.e. 1st January.
- The yield calculation discounts Leap year.
- The yield is calculated for cumulative deposits.
- Effective Yield = $[(\text{Total Maturity Pay out} / \text{original Principal}) - 1] / \text{Tenor in years}$
 - 1 year = 365 days
 - Total maturity Pay-out includes the quarterly compounding of deposits
 - The yield calculation is inclusive of TDS amount.