

**Profit Rates- Regular Income Certificates (RIC) Historical Rates  
Remained Applicable on Regular Income Certificates From 13th of  
November, 1996 Onwards**

| Rate Remained<br>Applicable During<br>The Period |           | Monthly Profit<br>on Each<br>Rs.100,000/-<br>(In Rupees) | Rate<br>(%p.a) |
|--|-----------|--|----------------|
| From   | To        |  |                |
| 13-Nov-96  | 06-Jan-97 | 1300.00  | 15.60%         |
| 07-Jan-97  | 13-May-99 | 1500.00  | 18.00%         |
| 14-May-99  | 31-Dec-99 | 1333.00  | 16.00%         |
| 01-Jan-00  | 30-Jun-00 | 1166.00  | 13.99%         |
| 01-Jul-00  | 30-Jun-02 | 1040.00  | 12.48%         |
| 01-Jul-02  | 31-Dec-02 | 880.00   | 10.56%         |
| 01-Jan-03  | 30-Jun-03 | 760.00   | 9.12%          |
| 01-Jul-03  | 31-Dec-03 | 640.00   | 7.68%          |
| 01-Jan-04  | 30-Jun-04 | 580.00   | 6.96%          |
| 01-Jul-04  | 31-Dec-04 | 570.00   | 6.84%          |
| 01-Jan-05  | 30-Jun-05 | 570.00   | 6.84%          |
| 01-Jul-05  | 04-Jun-06 | 740.00   | 8.88%          |
| 05-Jun-06  | 22-Jun-07 | 770.00   | 9.24%          |
| 23-Jun-07  | 23-Jun-08 | 795.00   | 9.54%          |
| 24-Jun-08  | 30-Sep-08 | 960.00   | 11.52%         |
| 01-Oct-08  | 30-Nov-08 | 1108.00  | 13.30%         |
| 01-Dec-08  | 31-Mar-09 | 1250.00  | 15.00%         |
| 01-Apr-09  | 30-Jun-09 | 1133.00  | 13.60%         |
| 01-Jul-09  | 30-Sep-10 | 1000.00  | 12.00%         |
| 01-Oct-10  | 31-Dec-10 | 1030.00  | 12.36%         |
| 01-Jan-11  | 30-Sep-11 | 1120.00  | 13.44%         |
| 01-Oct-11  | 31-Dec-11 | 1050.00  | 12.60%         |
| 01-Jan-12  | 31-Mar-12 | 980.00   | 11.76%         |
| 01-Apr-12  | 30-Jun-12 | 1010.00  | 12.12%         |
| 01-Jul-12  | 26-Aug-12 | 1030.00  | 12.36%         |
| 27-Aug-12  | 11-Oct-12 | 920.00   | 11.04%         |
| 12-Oct-12  | 31-Dec-12 | 880.00   | 10.56%         |
| 01-Jan-13  | 30-Jun-13 | 864.00   | 10.37%         |
| 01-Jul-13  | 30-Oct-13 | 790.00   | 9.48%          |
| 01-Oct-13  | 31-Dec-13 | 935.00   | 11.22%         |
| 01-Jan-14  | 30-Sep-14 | 990.00   | 11.88%         |
| 01-Oct-14  | 30-Nov-14 | 1025.00  | 12.30%         |
| 01-Dec-14  | 31-Jan-15 | 846.00   | 10.15%         |
| 01-Feb-15  | 31-Mar-15 | 746.00   | 8.95%          |
| 01-Apr-15  | 31-May-15 | 686.00   | 8.23%          |
| 01-Jun-15  | 31-Jul-15 | 634.00   | 7.61%          |
| 01-Aug-15  | 30-Sep-15 | 710.00   | 8.52%          |
| 01-Oct-15  | 30-Nov-15 | 654.00   | 7.85%          |

|           |           |         |               |
|-----------|-----------|---------|---------------|
| 01-Dec-15 | 31-Jan-16 | 628.00  | <b>7.54%</b>  |
| 01-Feb-16 | 31-Mar-16 | 592.00  | <b>7.10%</b>  |
| 01-Apr-16 | 31-May-16 | 552.00  | <b>6.62%</b>  |
| 01-Jun-16 | 31-Jul-16 | 546.00  | <b>6.55%</b>  |
| 01-Aug-16 | 30-Sep-16 | 526.00  | <b>6.31%</b>  |
| 01-Oct-16 | 31-Jan-17 | 530.00  | <b>6.36%</b>  |
| 01-Feb-17 | 30-Apr-18 | 545.00  | <b>6.54%</b>  |
| 01-May-18 | 30-Jun-18 | 636.00  | <b>7.63%</b>  |
| 01-Jul-18 | 31-Aug-18 | 670.00  | <b>8.04%</b>  |
| 01-Sep-18 | 31-Oct-18 | 732.00  | <b>8.78%</b>  |
| 01-Oct-18 | 31-Dec-18 | 810.00  | <b>9.72%</b>  |
| 01-Jan-19 | 30-Jun-19 | 1000.00 | <b>12.00%</b> |
| 01-Jul-19 | 31-Oct-19 | 1080.00 | <b>12.96%</b> |
| 01-Nov-19 | 31-Dec-19 | 910.00  | <b>10.92%</b> |
| 01-Jan-20 | 23-Apr-20 | 880.00  | <b>10.56%</b> |
| 24-Apr-20 | 01-Jun-20 | 690.00  | <b>8.28%</b>  |
| 02-Jun-20 | 01-Jul-20 | 620.00  | <b>7.44%</b>  |
| 02-Jul-20 | 03-Aug-20 | 634.00  | <b>7.61%</b>  |
| 04-Aug-20 | 27-Aug-20 | 650.00  | <b>7.80%</b>  |
| 28-Aug-20 | 21-Jan-21 | 670.00  | <b>8.04%</b>  |
| 22-Jan-21 | 24-Mar-21 | 750.00  | <b>9.00%</b>  |
| 25-Mar-21 | 06-May-21 | 780.00  | <b>9.36%</b>  |
| 07-May-21 | 18-May-21 | 770.00  | <b>9.24%</b>  |
| 19-May-21 | 16-Jun-21 | 720.00  | <b>8.64%</b>  |
| 17-Jun-21 | 09-Dec-21 | 730.00  | <b>8.76%</b>  |
| 10-Dec-21 | 03-Feb-22 | 900.00  | <b>10.80%</b> |
| 04-Feb-22 | 21-Feb-22 | 860.00  | <b>10.32%</b> |
| 22-Feb-22 | 24-Mar-22 | 850.00  | <b>10.20%</b> |
| 25-Mar-22 | 09-May-22 | 920.00  | <b>11.04%</b> |
| 10-May-22 | 02-Jun-22 | 1000.00 | <b>12.00%</b> |
| 03-Jun-22 | 09-Aug-22 | 1030.00 | <b>12.36%</b> |
| 10-Aug-22 | Till Date | 1050.00 | <b>12.60%</b> |

**Note:** The above payable amounts have been worked out on Rs.100, 000/-.You can easily calculate your investment by dividing the relevant amount of the table with 100,000 and then multiplying with the amount you have invested.