

**PROFIT RATES - REGULAR INCOME CERTIFICATES (RIC) Historical Rates Remained  
Applicable On Regular Income Certificates from 13th November, 1996 Onwards**

Effective Period		Monthly Profit on Each Rs.100,000/-  (Rs)	Rate (% p.a.)
From	To		
13-Nov-96	06-Jan-97	1,300.00	15.60%
07-Jan-97	13-May-99	1,500.00	18.00%
14-May-99	31-Dec-99	1,333.00	16.00%
01-Jan-00	30-Jun-00	1,166.66	14.00%
01-Jul-00	30-Jun-02	1,040.00	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%

<b>01-Oct-08</b>	<b>30-Nov-08</b>	<b>1108.00</b>	<b>13.30%</b>
<b>01-Dec-08</b>	<b>31-03-09</b>	<b>1250.00</b>	<b>15.00%</b>
<b>01-Apr-09</b>	<b>30-Jun-09</b>	<b>1133.00</b>	<b>13.60%</b>
<b>01-Jul-09</b>	<b>30-Sep-10</b>	<b>1000.00</b>	<b>12.00%</b>
01-Oct-10	31-Dec-10	1030.00	<b>12.36%</b>
01-Jan-11	30-Sep-11	1120.00	<b>13.44%</b>
01-Oct-11	31-Dec-11	1050.00	<b>12.60%</b>
01-Jan-12	31-Mar-12	980.00	<b>11.76%</b>
01-Apr-12	30-Jun-12	1010.00	<b>12.12%</b>
01-Jul-12	26-Aug-12	1030.00	<b>12.36%</b>
27-Aug-12	11-Oct-12	920.00	<b>11.04%</b>
12-Oct-12	31-Dec-12	880.00	<b>10.56%</b>
01-Jan-13	30-Jun-13	864.00	<b>10.36%</b>
01-Jul-13	30-Oct-13	790.00	<b>9.48%</b>
01-Oct-13	31-Dec-13	935.00	<b>11.22%</b>
01-Jan-14	30-Sep-14	990.00	<b>11.88%</b>
01-Oct-14	30-Nov-14	1025.00	<b>12.30%</b>
01-Dec-14	31-Jan-15	846.00	<b>10.15%</b>

01-Feb-15	31-Mar-15	746.00	<b>8.952%</b>
01-Apr-15	31-May-15	686.00	<b>8.232%</b>
01-Jun-15	31-Jul-15	634.00	<b>7.608%</b>
01-Aug-15	30-Sep-15	710.00	<b>8.52%</b>
01-Oct-15	30-Nov-15	654.00	<b>7.848%</b>
01-Dec-15	31-Jan-16	628.00	<b>7.536%</b>
01-Feb-16	31-Mar-16	592.00	<b>7.104%</b>
01-Apr-16	31-May-16	552.67	<b>6.632%</b>
01-Jun-16	31-Jul-16	546.00	<b>6.552%</b>
01-Aug-16	30-Sep-16	526.00	<b>6.312%</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-June-18	636.00	<b>7.632%</b>
01-July-18		670.00	<b>8.04%</b>
01-Sep-18	31-Oct-18	732.00	<b>8.784%</b>
01-Nov-18	31-Dec-18	810.00	<b>9.72%</b>
01-Jan-19	30-June-19	1000.00	<b>12%</b>
01-July-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-June-20	01-July-20	620.00	<b>7.44%</b>
02-July-20	03-Aug-20	634.00	<b>7.608%</b>

04-Aug-20	27-Aug-20	650.00	<b>7.8%</b>
28-Aug-20	21-Jan-21	670.00	<b>8.04%</b>
01-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-June-21	720.00	<b>8.64%</b>
z-17-June-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-Ma-22	Till Date	920.00	<b>11.04%</b>

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