

# KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD

A Government of Kerala Undertaking  
( A Non Banking Financial Company Registered Under the Reserve Bank of India )


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## INTEREST RATES

**FIXED DEPOSITS GUARANTEED BY GOVERNMENT OF KERALA**  
**REPAYMENT OF DEPOSITS UP TO 4,500 CRORES WITH INTEREST**  
**GUARANTEED BY GOVERNMENT OF KERALA**  
**VIDE G.O.(MS) No.20/2018/TRAN DATED 23.03.2018**  
**INTEREST RATES ON FIXED DEPOSIT SCHEMES IN KTDFC**

**The interest rate on Fixed Deposits of KTDFC with effect from 1<sup>st</sup> July, 2017 is as follows:**

OTHER THAN SENIOR CITIZENS			
Period	Rate(p/a)	Approx.Maturity value for `10,000 under MMS*	Appoximate cumulative Annual Yield*
1 year	<b>8.25 %</b>	10,857	<b>8.57 %</b>
2 years	<b>8.25 %</b>	11,787	<b>8.94 %</b>
3 years	<b>8.25 %</b>	12,797	<b>9.32 %</b>
4 years	<b>8.00 %</b>	13,757	<b>9.39 %</b>
5 years	<b>8.00 %</b>	14,898	<b>9.80 %</b>

FOR SENIOR CITIZENS ONLY			
Period	Rate(p/a)	Approx.Maturity value for `10,000 under MMS*	Appoximate cumulative Annual Yield*
1 year	<b>8.50 %</b>	10,884	<b>8.84 %</b>
2 years	<b>8.50 %</b>	11,846	<b>9.23 %</b>
3 years	<b>8.50 %</b>	12,893	<b>9.64 %</b>
4 years	<b>8.25 %</b>	13,894	<b>9.74 %</b>
5 years	<b>8.25 %</b>	15,085	<b>10.17 %</b>

**NOTE :** \* All figures shown above are for narrative purpose only, the actual figures may slightly vary depending on the date of deposit, applicability of Tax on interest (TDS) etc.

Under **Periodic Interest Payment Scheme (PIPS)**, interest will be paid Monthly or Quarterly with MONTHLY RESTS.

Under **Money Multiplier Scheme (MMS)**, interest shall be COMPOUNDED MONTHLY and paid on maturity.

The above revised rate of interest would be applicable for the new deposits on which the credit of deposit amount comes to KTDFC bank account on or after 01.07.2017, or any renewal of earlier deposits effected on or after 01.07.2017. For the entire deposits accepted till 30.06.2017 (in case of Cheques/DDs, those realized on or before 30.06.2017) and renewal of earlier deposits with prior date, the interest rate as per earlier pattern would be applicable.