Post office Interest Rates for Oct-2017 to December-2017

| Scheme | Old Rates (Apr-17 to June-17) | Old Rates (Jul-17 To Sep-17) | $\begin{aligned} & \text { New Interest rates } \\ & \text { (01-Oct-17 to } \\ & \text { 31-Dec-17) } \end{aligned}$ | Frequency of Compounding | Effective annual interest rate | Min Deposit | Max deposit | Tenure |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Saving Account | 4.0\% | 4.0\% | 4.0\% | Yearly | 4.00\% | Rs 20 for opening | No limit | NA |
| Term Deposit(FD)-1 years | 6.9\% | 6.8\% | 6.8\% | Quarterly | 6.97\% | Rs 200 | No limit | 1 year |
| Term Deposit(FD)-2years | 7.0\% | 6.9\% | 6.9\% | Quarterly | 7.08\% | Rs 200 | No limit | 2 year |
| Term Deposit(FD)-3years | 7.2\% | 7.1\% | 7.1\% | Quarterly | 7.29\% | Rs 200 | No limit | 3 year |
| Term Deposit(FD)-5years | 7.7\% | 7.6\% | 7.6\% | Quarterly | 7.80\% | Rs 200 | No limit | 5 year |
| Recurring Deposit | 7.2\% | 7.1\% | 7.1\% | Quarterly | 7.29\% | Rs 10 per Month | No limit | 5 year |
| NSC-5 years | 7.9\% | 7.8\% | 7.8\% | Yearly | 7.80\% | Rs 100 | No limit | 5 year |
| KVP | 7.6\% | 7.5\% | 7.5\% | Yearly | 7.50\% | Rs 1,000 | No limit | 9 yrs 7 months |
| MIS Scheme | 7.6\% | 7.5\% | 7.5\% | Monthly and paid | 7.50\% | Rs 1,500 | $\begin{aligned} & \hline \text { Rs } 4.5 \\ & \text { Lakhs } \\ & \text { for } \\ & \text { single } \\ & \text { Rs 9 } \\ & \text { Lakhs } \\ & \text { for joint } \\ & \text { a/c } \\ & \hline \end{aligned}$ | 5years |
| Sukanya Samriddhi Account | 8.4\% | 8.3\% | 8.3\% | Yearly | 8.30\% | Rs 1,000 | Rs 1.5 Lakhs | 21 years |
| 5 Year Senior Citizen Saving Scheme | 8.4\% | 8.3\% | 8.3\% | Quarterly and paid | 8.30\% | Rs 1,000 | Rs 15 Lakhs | 5years |
| PPF | 7.9\% | 7.8\% | 7.8\% | Yearly | 7.80\% | Rs 500 | Rs 1.5 Lakhs | 15 years |

