



Premature Encashment of Goal Based DPS (for accounts opened after July 2018)

- For less than 36-months, account holder will get self-deposited amount and no interest will be allowed
- If more than 36 months, customer will get DPS rate for completed tenor, if there is any broken month or days than customer will get as savings rate for that broken month or days.

Premature Encashment of Goal Based DPS (for accounts opened before July 2018)

- For less than 1 year, account holder will only get self-deposited amount
- For more than 1 year but less than 3 years, account holder will receive self-deposited amount along with interest at the prevailing General Savings Account interest rate.
- For more than 3 years but less than 5 years, account holder will receive matured value of 3 years along with self-deposited amount plus interest at prevailing General Savings Account interest rate for the fraction period.
- For more than 5 years but less than 7 years, account holder will receive matured value of 5 years along with self-deposited amount plus interest at prevailing General Savings Account interest rate for the fraction period.
- For more than 7 years but less than 10 years, account holder will receive matured value of 7 years along with self-deposited amount plus interest at prevailing General Savings Account interest rate for the fraction period.

Premature Encashment of Insurance Backed DPS

- In case of encashment before 1 year, account holder will receive self-deposited amount only
- In case of encashment after 1 year but before maturity, account holder will get interest at prevailing savings account interest rate on the deposited amount after deduction of the Insurance Premium paid by the Bank on-behalf of the customer.