

**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%

01-Oct-08	30-Nov-08	1108.00	13.30%
01-Dec-08	31-03-09	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	10.36%
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	8.952%
01-Apr-15	31-May-15	686.00	8.232%
01-Jun-15	31-Jul-15	634.00	7.608%
01-Aug-15	30-Sep-15	710.00	8.52%
01-Oct-15	30-Nov-15	654.00	7.848%
01-Dec-15	31-Jan-16	628.00	7.536%
01-Feb-16	31-Mar-16	592.00	7.104%
01-Apr-16	31-May-16	552.67	6.632%
01-Jun-16	31-Jul-16	546.00	6.552%
01-Aug-16	30-Sep-16	526.00	6.312%
01-Oct-16	31-Jan-17	530.00	6.36%
01-Feb-17	30-Apr-18	545.00	6.54%
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	Till Date	910.00	<b>10.92%</b>

**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.