Revision of Interest Rates for small Saving Schemes

Instrument	Rate of interest w.e.f. 01.04.2019 to 30.06.2019	Rate of Interest w.e.f. 01.07.2019 to 30.09.2019	Compounding Frequency
Savings Deposit	4.0	4.0	Annually
1 year Time Deposit	7.0	6.9	Quarterly
2 year Time Deposit	7.0	6.9	Quarterly
3 year Time Deposit	7.0	6.9	Quarterly
5 year Time Deposit	7.8	7.7	Quarterly
5 year Recurring Deposit	7.3	7.2	Quarterly
5 year Senior Citizen Savings Scheme	8.7	8.6	Quarterly and paid
5 year monthly Income Account	7.7	7.6	Monthly and paid
5 year National Savings Certificate	8.0	7.9	Annually
Public Provident Fund Scheme	8.0	7.9	Annually
Kisan Vikas Patra	7.7(will mature in 112 months)	7.6 (will mature in 113 months)	Annually
Sukanaya Samriddhi Account	8.5	8.4	Annually