

**CITY UNION BANK'S
TAX SAVER GOLD DEPOSIT ACCOUNT OFFERS**

AN EFFECTIVE YIELD OF

10%

FOR 60 MONTHS

INTEREST AT 8.25% P.A. COMPOUNDED QUARTERLY

**INVEST Rs.10,000
&
GET BACK Rs.15,000
at the end of 5 years**

| Income Range | Rs.1,00,000 to Rs.1,50,000 | Rs.1,50,000 to Rs.2,50,000 | Rs.2,50,000 to Rs.10,00,000 | More than Rs.10,00,000 |
|------------------------------|-------------------------------|-------------------------------|--------------------------------|---------------------------|
| Applicable tax rate | 10.2% | 20.4% | 30.6% | 33.66% |
| Investment Amount | 10,000 | 10,000 | 10,000 | 10,000 |
| Less: Immediate tax benefits | 1,020 | 2,040 | 3,060 | 3,366 |
| Net Investment | 8,980 | 7,960 | 6,940 | 6,634 |
| Maturity value | 15,000 | 15,000 | 15,000 | 15,000 |
| Effective annual yield | 10.81% | 13.51% | 16.67% | 17.72% |

Effective return is as high as 17.72% p.a.

Important features:

- a) Only PAN card holders can invest.
- b) Maximum investment Rs. 1,00,000.
- c) Tax will be deducted at source u/s 194A wherever applicable.
- d) No premature encashment.
- e) No loan or pledge facility.
- f) Nominee can withdraw the money either before or after maturity.