

The Interest Rates for Deposits

1. Savings Bank Deposit: - 3.50% *p.a.
2. USD Account: Currently at 1.00%* p.a.
(Only for Diplomats & Consuls)
3. Domestic Term Deposit as below: -

Period	Card Rates - Rates for Fixed Deposits			
	Below Rs. 3 Crore	Rates for INR 3 Crore to < 10 Crore	Rates for INR 10 Crore to < 40 Crore	Rates for INR 40 Crores and above
	w.e.f. 11-Jun-25	w.e.f. 30-Dec-25	w.e.f. 13-Feb-26	
(7 ~ 14 days)	3.75%	4.90%	4.90%	Please contact your Branch
(15 ~ 21 days)	3.75%	4.95%	5.05%	
(22 ~ 30 days)	3.75%	4.95%	5.05%	
(31 ~ 38 days)	3.75%	5.05%	5.35%	
(39 ~ 45 days)	3.75%	5.05%	5.35%	
(46 ~ 52 days)	3.75%	5.20%	5.35%	
(53 ~ 60 days)	3.75%	5.20%	5.35%	
(61 ~ 75 days)	4.25%	5.30%	5.70%	
(76 ~ 90 days)	4.25%	5.30%	5.70%	
(91 ~ 105 days)	5.50%	5.40%	5.70%	
(106 ~ 120 days)	5.50%	5.40%	5.50%	
(121 ~ 150 days)	5.50%	5.40%	5.50%	
(151 ~ 180 days)	5.50%	5.40%	5.50%	
(181 ~ 210 days)	6.00%	5.50%	5.50%	
(211 ~ 240 days)	6.00%	5.50%	5.50%	
(241 ~ 270 days)	6.00%	5.50%	5.50%	
(271 ~ 300 days)	6.25%	5.50%	5.50%	
(301 ~ 330 days)	6.25%	5.50%	5.50%	
(331 ~ 365 days)	6.75%	5.65%	5.65%	
(366 ~ 370 days)	6.75%	5.75%	5.75%	
(371 ~ 455 days)	6.75%	5.75%	5.75%	
(456 ~ 545 days)	6.75%	5.75%	5.75%	
(546 ~ 550 days)	6.75%	5.75%	5.75%	
(551 ~ 730 days)	6.75%	5.75%	5.75%	
(731 ~ 1095 days)	6.75%	5.75%	5.75%	

(1096 ~ 1825 days)	6.75%	5.75%	5.75%	
(1826 ~ 3650 days)	6.50%	5.75%	5.75%	

4. Recurring Deposit – w.e.f. July 11, 2025

Rates for Recurring Deposits	
Period	Rate of interest p.a.
12 months to less than 24 months	6.50%
24 months to less than 36 months	6.50%
36 months to 60 months	6.75%

*Above deposit rates are also applicable for NRO/NRE account.

*Bulk Fixed Deposits of INR 40 Crores & above will be charged penal interest rate of 1% on Partial / Premature withdrawals and closure before maturity date w.e.f. 10th July, 2023.

Existing slab at the time of Recurring deposit Premature Withdrawal / Closure before maturity date will be applicable