# >> PSB\_1 : Bank of Baroda

Website: https://www.bankofbaroda.in/interest-rate-and-service-charges/deposits-interest-rates

Summary:

Fixed Deposits (Callable):

Domestic Term Deposits including NRO Deposits below ₹ 3.00 Crores, ROI in % [Fresh & Renewal] - (w.e.f 12-06-2025)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Tenors | Residents / General Public | Resident Indian Sr. Citizen | Resident Super Senior Citizen |
| 7 days to 14 days | 3.50 | 4.00 | 4.00 |
| 15 days to 45 days | 3.50 | 4.00 | 4.00 |
| 46 days to 90 days | 5.00 | 5.50 | 5.50 |
| 91 days to 180 days | 5.00 | 5.50 | 5.50 |
| 181 days to 210 days | 5.50 | 6.00 | 6.00 |
| 211 days to 270 days | 5.75 | 6.25 | 6.25 |
| 271 days & above and less than 1 year | 6.00 | 6.50 | 6.50 |
| 1 year | 6.50 | 7.00 | 7.00 |
| Above 1 year to 400 days | 6.50 | 7.00 | 7.10 $ |
| Above 400 days and upto 2 Years (except 444 Days) | 6.50 | 7.00 | 7.10 $ |
| Above 2 Years and upto 3 Years | 6.50 | 7.00 | 7.10 $ |
| Above 3 Years and upto 5 Years | 6.40 | 7.00 # | 7.10 $ |
| Above 5 Years and upto 10 Years | 6.00 | 7.00 | 7.00 |
| Above 10 years (MACAD only) | 5.50 | 6.00 | 6.00 |
| bob Square Drive Deposit Scheme (444 Days) | 6.60 | 7.10 | 7.20$ |

bob earth Green Term Deposits - Domestic & NRO Deposits below ₹ 3.00 Crores, ROI in % [Fresh & Renewal] - (w.e.f 12-06-2025)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Tenure of Green Deposit | Resident/General Public/NRO/NRE | Resident Indian Sr. Citizen | Resident Indian Super Sr. Citizen |
| 12 months | 6.45 | 6.95 | 6.95 |
| 1.5 years | 6.45 | 6.95 | 7.05 |
| 777 days | 6.45 | 6.95 | 7.05 |
| 1111 days | 6.35 | 6.95# | 7.05# |
| 1717 days | 6.35 | 6.95# | 7.05# |
| 2201 days | 5.95 | 6.95 | 6.95 |

Domestic Term Deposits & NRO Deposits ₹ 3.00 Crores to ₹ 10.00 Crores [Fresh & Renewal] ROI in % - (w.e.f. 03.09.2025)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| nan | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores |
| TENOR | Rs. 3.00 Crs to upto Rs. 4.00 Crs | Above Rs. 4.00 Crs to upto Rs. 5.00 Crs | Above Rs. 5.00 Crs to upto Rs. 6.00 Crs | Above Rs. 6.00 Crs to upto Rs. 7.00 Crs | Above Rs. 7.00 Crs to upto Rs. 8.00 Crs | Above Rs. 8.00 Crs to upto Rs. 9.00 Crs | Above Rs. 9.00 Crs to upto Rs. 10.00 Crs | nan |
| 7D to 14D | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | nan |
| 15D to 45D | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | nan |
| 46D to 90D | 5.35 | 4.25 | 5.35 | 4.25 | 4.25 | 4.25 | 4.25 | nan |
| 91D to 180D | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | nan |
| 181D to 210D | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | nan |
| 211D to 270D | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | nan |
| 271D to less than 1Y | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | nan |
| 1 Year | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | nan |
| Above 1Y to 15M | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | nan |
| Above 15M to 2Y | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | nan |
| Above 2Y to 3Y | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | nan |
| Above 3Y to 5Y | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | nan |
| Above 5Y and upto 10Y | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | nan |

bob earth Green Term Deposits - Domestic & NRO Deposits ₹ 3.00 Crores to ₹ 10.00 Crores [Fresh & Renewal] ROI in % - (w.e.f. 03-09-2025)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| BUCKET | Rs. 3.00 Crs to upto Rs. 4.00 Crs | Above Rs. 4.00 Crs to upto Rs. 5.00 Crs | Above Rs. 5.00 Crs to upto Rs. 6.00 Crs | Above Rs. 6.00 Crs to upto Rs. 7.00 Crs | Above Rs. 7.00 Crs to upto Rs. 8.00 Crs | Above Rs. 8.00 Crs to upto Rs. 9.00 Crs | Above Rs. 9.00 Crs to upto Rs. 10.00 Crs |
| 1 Year i.e 12 months | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 |
| 1.5 years i.e. 18 months | 5.95 | 5.95 | 5.95 | 5.95 | 5.95 | 5.95 | 5.95 |
| 777 days | 5.45 | 5.45 | 5.45 | 5.45 | 5.45 | 5.45 | 5.45 |
| 1111 days | 4.95 | 4.95 | 4.95 | 4.95 | 4.95 | 4.95 | 4.95 |
| 1717 days | 4.95 | 4.95 | 4.95 | 4.95 | 4.95 | 4.95 | 4.95 |
| 2201 days | 4.45 | 4.45 | 4.45 | 4.45 | 4.45 | 4.45 | 4.45 |

Domestic NRE Term Deposits ₹ 3.00 Crores to ₹ 10.00 Crores [Fresh & Renewal] ROI in % - (w.e.f. 03.09.2025)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| nan | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores |
| TENOR | Rs. 3.00 Crs to upto Rs. 4.00 Crs | Above Rs. 4.00 Crs to upto Rs. 5.00 Crs | Above Rs. 5.00 Crs to upto Rs. 6.00 Crs | Above Rs. 6.00 Crs to upto Rs. 7.00 Crs | Above Rs. 7.00 Crs to upto Rs. 8.00 Crs | Above Rs. 8.00 Crs to upto Rs. 9.00 Crs | Above Rs. 9.00 Crs to upto Rs. 10.00 Crs | nan |
| 1 Year | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | nan |
| Above 1Y to 15M | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | nan |
| Above 15M to 2Y | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | nan |
| Above 2Y to 3Y | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | nan |
| Above 3Y to 5Y | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | nan |
| Above 5Y and upto 10Y | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | nan |

Domestic Term Deposits including NRO Deposits of Above Rs 10 Crores to upto Rs 1000 Crores, ROI in % [Fresh & Renewal] - (w.e.f. 03-09-2025)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Maturity Range | Amount of Deposit Per receipt | Amount of Deposit Per receipt | Amount of Deposit Per receipt | Amount of Deposit Per receipt | Amount of Deposit Per receipt | Amount of Deposit Per receipt | nan | nan |
| Maturity Range | Above Rs 10 cr. to upto Rs 25 cr. | Above Rs 25 cr. to upto Rs 50 cr. | Above Rs 50 cr. to upto Rs 100 cr. | Above Rs 100 cr. to upto Rs 250 cr. | Above Rs 250 cr. to upto Rs 500 cr. | Above Rs 500 cr. to upto Rs 750 cr. | Above Rs 750 cr. to upto Rs 1000 cr. | Above Rs 1000 cr. |
| 7 days to 14 days | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 |
| 15 days to 45 days | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 |
| 46 days to 90 days | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| 91 days to 180 days | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 |
| 181 days to 270 days | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 |
| 271 days & above and less than 1 year | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 |
| 1 year | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| Above 1 Year and upto 15 Months | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Above 15 Months and upto 2 Years | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Above 2 Years and upto 3 Years | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 |
| Above 3 Years and upto 5 Years | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 |
| Above 5 Years and upto 10 Years | nan | nan | nan | nan | nan | nan | nan | nan |

NRE Term (Rupee) Deposits Below ₹ 3.00 Crore, ROI in % [Fresh & Renewal] – (w.e.f. 12-06-2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Tenors | ROI (%) |
| 1 year | 6.50 |
| Above 1 year to 400 days | 6.50 |
| Above 400 days and upto 2 Years (except 444 Days) | 6.50 |
| Above 2 Years and upto 3 Years | 6.50 |
| Above 3 Years and upto 5 Years | 6.40 |
| Above 5 Years and upto 10 Years | 6.00 |
| bob Square Drive Deposit Scheme (444 Days) | 6.60 |

NRE Term Deposits of Above Rs. 10 crores to upto Rs.1000 Crores, ROI in % [Fresh & Renewal] - (w.e.f. 03-09-2025)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Maturity Range | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt | Amount of Deposit Per Receipt |
| Maturity Range | Above Rs.10 cr. to upto Rs.25 cr. | Above Rs.25 cr. to upto Rs.50 cr. | Above Rs.50 cr. to Rs.100 cr . | Above Rs.100 cr. to Rs.250 cr . | Above Rs.250 cr. to Rs.500 cr . | Above Rs.500 cr. to Rs.750 cr. | Above Rs.750 cr. to Rs.1000 cr. | Above Rs.1000 cr. |
| 1 year | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| > 1 year up to 15 months | 6.00 | 6.00 | - | - | - | - | - | - |
| > 15 months up to 2 years | 6.00 | 6.00 | - | - | - | - | - | - |
| > 2 years up to 3 years | 5.50 | 5.50 | - | - | - | - | - | - |
| > 3 yrs. upto 5 yrs. | - | - | - | - | - | - | - | - |
| > 5 yrs. upto 10 yrs. | - | - | - | - | - | - | - | - |

\* Premature withdrawal of fixed deposits is not permitted under 'non-callable' deposit schemes.

Baroda Advantage Fixed Deposit (Domestic, NRE & NRO) Accounts, ROI in % (Minimum Single Deposit above ₹1 crores & below ₹3 Crores) [Fresh & Renewal] - (w.e.f. 12-06-2025)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Tenors | General/NRE/NRO | Senior Citizen | Residents Super Senior Citizen |
| 1 Years | 6.55 | 7.05 | 7.05 |
| Above 1 year to 400 days | 6.55 | 7.05 | 7.15 $ |
| Above 400 days and upto 2 Years (except 444 Days) | 6.55 | 7.05 | 7.15 $ |
| Above 2 Years and upto 3 Years | 6.55 | 7.05 | 7.15 $ |
| Above 3 Years and upto 5 Years | 6.45# | 7.05# | 7.15# |
| Above 5 Years and upto 10 Years | 6.05 | 7.05 | 7.05 |
| bob Square Drive Deposit Scheme (444 Days) | 6.65 | 7.15 | 7.25$ |

Domestic Term Deposits including NRE/NRO of ₹ 3.00 Crores to ₹ 10.00 Crores [Fresh & Renewal] ROI in % - (w.e.f. 03.09.2025)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| nan | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ 3.00 Crores up to ₹ 5.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores | ₹ Above 5.00 Crores up to ₹ 10.00 Crores |
| TENOR | Rs. 3.00 Crs to upto Rs. 4.00 Crs | Above Rs. 4.00 Crs to upto Rs. 5.00 Crs | Above Rs. 5.00 Crs to upto Rs. 6.00 Crs | Above Rs. 6.00 Crs to upto Rs. 7.00 Crs | Above Rs. 7.00 Crs to upto Rs. 8.00 Crs | Above Rs. 8.00 Crs to upto Rs. 9.00 Crs | Above Rs. 9.00 Crs to upto Rs. 10.00 Crs | nan |
| 1 Year | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | nan |
| Above 1Y to 15M | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | nan |
| Above 15M to 2Y | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | nan |
| Above 2Y to 3Y | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | nan |
| Above 3Y to 5Y | 5.10 | 5.10 | 5.10 | 5.10 | 5.10 | 5.10 | 5.10 | nan |
| Above 5Y and upto 10Y | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | 4.60 | nan |

bob earth Green Term Deposits - Domestic, NRE & NRO Deposits below ₹ 3.00 Crores, ROI in % [Fresh & Renewal] - (w.e.f 12-06-2025)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Tenure of Green Deposit | Resident/General Public/NRO | Resident Indian Sr. Citizen | Resident Super Senior Citizen |
| 12 months | 6.50 | 7.00 | 7.00 |
| 1.5 years | 6.50 | 7.00 | 7.10 |
| 777 days | 6.50 | 7.00 | 7.10 |
| 1111 days | 6.40 | 7.00# | 7.10# |
| 1717 days | 6.40 | 7.00# | 7.10# |
| 2201 days | 6.00 | 7.00 | 7.00 |

bob earth Green Term Deposits - Domestic Term Deposits (including NRE/NRO of ₹ 3.00 Crores to ₹ 10.00 Crores [Fresh & Renewal] ROI in % - (w.e.f. 03-09-2025)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| BUCKET | Rs. 3.00 Crs to upto Rs. 4.00 Crs | Above Rs. 4.00 Crs to upto Rs. 5.00 Crs | Above Rs. 5.00 Crs to upto Rs. 6.00 Crs | Above Rs. 6.00 Crs to upto Rs. 7.00 Crs | Above Rs. 7.00 Crs to upto Rs. 8.00 Crs | Above Rs. 8.00 Crs to upto Rs. 9.00 Crs | Above Rs. 9.00 Crs to upto Rs. 10.00 Crs |
| 1 Year i.e 12 months | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 |
| 1.5 years i.e. 18 months | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 |
| 777 days | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 |
| 1111 days | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 |
| 1717 days | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 |
| 2201 days | 4.55 | 4.55 | 4.55 | 4.55 | 4.55 | 4.55 | 4.55 |

Baroda Advantage Fixed Deposit (Domestic) Accounts of Above Rs. 10 crores to upto Rs.1000 Crores, ROI in % - (w.e.f. 03-09-2025)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Tenors | Above Rs. 10 Cr. to upto Rs. 25 Cr. | Above Rs. 25 Cr. to upto Rs. 50 Cr. | Above Rs. 50 Cr. to upto Rs. 100 Cr. | Above Rs. 100 Cr. to upto Rs 250 Cr. | Above Rs. 250 Cr. to upto Rs 500 Cr. | Above Rs. 500 Cr. to upto Rs 750 Cr. | Above Rs. 750 Cr. to upto Rs 1000 Cr. | Above Rs. 1000 Cr. |
| 1 year | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| Above 1 Years and upto 15 Months | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Above 15 Months and upto 2 Years | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Above 2 Years and upto 3 Years | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 |
| Above 3 Years and upto 5 Years | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 |
| Above 5 Years and upto 10 Years | - | - | - | - | - | - | - | - |

Fixed Deposits (Tax Saving):

Baroda Tax Savings Fixed Deposit, ROI in % [Fresh & Renewal] - (w.e.f. 12-06-2025)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Tenors | Residents / General Public / NRO ROI (%) | Resident Indian Senior Citizen ROI (%) | Residents Super Senior Citizen ROI(%) |
| For 5 years | 6.40 | 7.00 | 7.10 |
| Above 5 years to up to 10 years | 6.00 | 7.00 | 7.00 |

FCNR(B) - Deposits:

Foreign Currency Non-resident Deposit - FCNR(B) - Deposits w.e.f. 16th August, 2025 . The rates shall be effective up to 15th September, 2025. (Rates are subject to change as per Bank’s discretion)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Maturity Period | Less than USD 0.2 Mio | USD 0.2 Mio TO 1 Mio | Above USD 1 Mio | GBP | EUR | AUD | CAD |
| One Year and above but less than Two Years | 5.35 | 5.40 | 5.45 | 4.75 | 1.50 | 3.60 | 4.00 |
| Two Years and above but less than Three years | 3.95 | 3.95 | 3.95 | 2.35 | 1.50 | 3.50 | 4.10 |
| Three Years and above but less than Four Years | 3.80 | 3.80 | 3.80 | 2.45 | 1.50 | 3.00 | 3.85 |
| Four Years and above but less than Five Years | 3.85 | 3.85 | 3.85 | 2.45 | 1.50 | 3.00 | 3.90 |
| 5 Years Only | 3.90 | 3.90 | 3.90 | 2.45 | 1.50 | 3.00 | 3.95 |

SB Deposits:

Slab wise Revised Rate of interest on SB Deposits, ROI in % - (w.e.f 22.08.2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Present SB Interest Rate Slab on O/s Balance | Interest Rates |
| upto Rs. 1.00 Lakh | 2.50 % |
| Above Rs 1.00 Lakh to less than Rs. 50 Lakh | 2.50 % |
| Rs. 50 Lakh and less than Rs. 10 Crores | 2.50 % |
| Rs. 10 Crores and above to less than Rs. 50 Crores | 2.50 % |
| Rs. 50 Crores and above to less than Rs. 100 Crores | 2.75 % |
| Rs. 100 Crores and above to less than Rs. 200 Crores | 2.75 % |
| Rs. 200 Crores and above to less than Rs. 500 Crores | 2.75 % |
| Rs. 500 Crores and above to less than Rs. 1,000 Crores | 3.50 % |
| Rs. 1,000 Crores and above to less than Rs. 2,000 Crores | 4.50 % |
| Rs. 2,000 Crores and above | 4.75 % |

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Marginal Cost of funds based Lending Rate (MCLR)

MCLR rate w.e.f from 12.08.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sr. No. | MCLR Benchmark | MCLR in (%) w.e.f 12.08.2025 |
| 1 | Overnight MCLR | 7.95 |
| 2 | 1 Month MCLR | 7.95 |
| 3 | 3 Month MCLR | 8.35 |
| 4 | 6 Month MCLR | 8.65 |
| 5 | 1 Year MCLR | 8.80 |

Browse By: All types of loans Reset

Home Loan

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Product | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Home Loan to Non-Staff members | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.70% to BRLLR + 1.05% | Effective Rate of Interest From 7.45% to 9.20% |
| Baroda Home Loan to Non-Staff members | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.70% to BRLLR + 1.05% | Effective Rate of Interest From 7.45% to 9.20% |
| Baroda Home Improvement Loan to Non-Staff members | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.70% to BRLLR + 1.05% | Effective Rate of Interest From 7.45% to 9.20% |
| Baroda Home Improvement Loan to Non-Staff members | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.70% to BRLLR + 1.05% | Effective Rate of Interest From 7.45% to 9.20% |
| Baroda Max Savings Home Loan – Upto Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.70% to BRLLR + 1.05% | Effective Rate of Interest From 7.45% to 9.20% |
| Baroda Max Savings Home Loan – Upto Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.70% to BRLLR + 1.05% | Effective Rate of Interest From 7.45% to 9.20% |
| Baroda Max Savings Home Loan – Above Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.45% to BRLLR + 1.30% | Effective Rate of Interest From 7.70% to 9.45% |
| Baroda Max Savings Home Loan – Above Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.45% to BRLLR + 1.30% | Effective Rate of Interest From 7.70% to 9.45% |
| Baroda CRE Home Loan | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.45% to BRLLR + 1.30% | Effective Rate of Interest From 7.70% to 9.45% |
| Baroda CRE Home Loan | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.45% to BRLLR + 1.30% | Effective Rate of Interest From 7.70% to 9.45% |
| Baroda CRE Home Loan (Max Savings) - Upto Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.45% to BRLLR + 1.30% | Effective Rate of Interest From 7.70% to 9.45% |
| Baroda CRE Home Loan (Max Savings) - Upto Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.45% to BRLLR + 1.30% | Effective Rate of Interest From 7.70% to 9.45% |
| Baroda CRE Home Loan (Max Savings) - Above Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR – 0.20% to BRLLR + 1.55% | Effective Rate of Interest From 7.95% to 9.70% |
| Baroda CRE Home Loan (Max Savings) - Above Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR – 0.20% to BRLLR + 1.55% | Effective Rate of Interest From 7.95% to 9.70% |
| Baroda Top Up Loan | Conditions For Salaried & Non-Salaried | Repo Rate + Spread Applicable ROI on linked Home Loan (Based on BRLLR on the date of availment of Topup Loan) + Strategic Premium (0.25%) + 0.60% | Effective Rate of Interest |

Browse By: All types of loans Reset

Home Loan

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Product | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Home Loan to Non-Staff members | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.00% to BRLLR + 2.05% | Effective Rate of Interest From 9.15% to 10.20% |
| Baroda Home Loan to Non-Staff members | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.10% to BRLLR + 2.05%/span> | Effective Rate of Interest From 9.25% to 10.20% |
| Baroda Home Improvement Loan to Non-Staff members | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.00% to BRLLR + 2.05% | Effective Rate of Interest From 9.15% to 10.20% |
| Baroda Home Improvement Loan to Non-Staff members | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.10% to BRLLR + 2.05% | Effective Rate of Interest From 9.25% to 10.20% |
| Baroda Max Savings Home Loan – Upto Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.00% to BRLLR + 2.05% | Effective Rate of Interest From 9.15% to 10.20% |
| Baroda Max Savings Home Loan – Upto Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.10% to BRLLR + 2.05% | Effective Rate of Interest From 9.25% to 10.20% |
| Baroda Max Savings Home Loan – Above Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.25% to BRLLR + 2.30% | Effective Rate of Interest From 9.40% to 10.45% |
| Baroda Max Savings Home Loan – Above Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.35% to BRLLR + 2.30% | Effective Rate of Interest From 9.50% to 10.45% |
| Baroda CRE Home Loan | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.25% to BRLLR + 2.30% | Effective Rate of Interest From 9.40% to 10.45% |
| Baroda CRE Home Loan | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.35% to BRLLR + 2.30% | Effective Rate of Interest From 9.50% to 10.45% |
| Baroda CRE Home Loan (Max Savings) - Upto Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.25% to BRLLR + 2.30% | Effective Rate of Interest From 9.40% to 10.45% |
| Baroda CRE Home Loan (Max Savings) - Upto Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.35% to BRLLR + 2.30% | Effective Rate of Interest From 9.50% to 10.45% |
| Baroda CRE Home Loan (Max Savings) - Above Rs.75 lakhs | Conditions For Salaried | Repo Rate + Spread BRLLR + 1.50% to BRLLR + 2.55% | Effective Rate of Interest From 9.65% to 10.70% |
| Baroda CRE Home Loan (Max Savings) - Above Rs.75 lakhs | Conditions For Non-Salaried | Repo Rate + Spread BRLLR + 1.60% to BRLLR + 2.55% | Effective Rate of Interest From 9.75% to 10.70% |
| Baroda Top Up Loan | Conditions For Salaried & Non-Salaried | Repo Rate + Spread Applicable Fixed ROI on Linked Home Loan + Strategic Premium (0.25%) + 0.60% | Effective Rate of Interest |

Browse By: All types of loans Reset Home Loan

Baroda Mortgage Loan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Mortgage Loan - Individuals | Conditions Tenor up to 120 Months | Up to Rs. 7.5 crore | Repo Rate + Spread From BRLLR + SP + 0.75% To BRLLR + SP + 3.35% (As per Risk Rating of the applicant/s.) | Effective Rate of Interest From 9.15% to 11.75% |
| Baroda Mortgage Loan - Individuals | Conditions Tenor up to 120 Months | nan | nan | nan |
| Baroda Mortgage Loan - Individuals | nan | nan | nan | nan |
| Baroda Mortgage Loan - Individuals | nan | nan | nan | nan |

Browse By: All types of loans Reset Home Loan

Baroda Mortgage Loan

|  |  |
| --- | --- |
| 0 | 1 |
| Parameters | Tenor up to 120 Months and facility upto Rs 7.50 crores |
| Margin | nan |
| Above 50% | Above 50%BRLLR + SP + 1.05% i.e. 9.45% p.a. at present. |
| Up to 50% | BRLLR + SP + 1.55% i.e. 9.95% p.a. at present |

Baroda Mortgage Loan

Baroda Education Loan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest | nan |
| PM VIDYALAXMI SCHEME | nan | nan | nan | nan | nan |
| PM VIDYALAXMI SCHEME | Conditions Top 10 IIMs & Top 10 IITs | nan | Repo Rate + Spread BRLLR – 1.05% | Effective Rate of Interest 7.10% | nan |
| PM VIDYALAXMI SCHEME | Conditions AA | nan | Repo Rate + Spread BRLLR – 0.70% | Effective Rate of Interest 7.45% | nan |
| PM VIDYALAXMI SCHEME | Conditions A | nan | Repo Rate + Spread BRLLR - 0.50% | Effective Rate of Interest 7.65% | nan |
| PM VIDYALAXMI SCHEME | Conditions B | nan | Repo Rate + Spread BRLLR + 0.00% | Effective Rate of Interest 8.15% | nan |
| PM VIDYALAXMI SCHEME | Conditions C | nan | Repo Rate + Spread BRLLR+ 0.50% | Effective Rate of Interest 8.65% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | nan | nan | nan | nan | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions Top 10 IIMs & Top 10 IITs | nan | Repo Rate + Spread BRLLR – 1.05% | Effective Rate of Interest 7.10% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions AA | nan | Repo Rate + Spread BRLLR + 1.40% to BRLLR + 2.00% | Effective Rate of Interest 7.45% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions A | nan | Repo Rate + Spread BRLLR - 0.50% | Effective Rate of Interest 7.65% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions B | nan | Repo Rate + Spread BRLLR + 0.00% | Effective Rate of Interest 8.15% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions C | nan | Repo Rate + Spread BRLLR+ 0.50% | Effective Rate of Interest 8.65% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Conditions Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Conditions Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Conditions Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Conditions Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions Top 10 IIMs & Top 10 IITs | nan | Repo Rate + Spread BRLLR - 1.05% | Effective Rate of Interest 7.10% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions AA | nan | Repo Rate + Spread BRLLR – 0.70% | Effective Rate of Interest 7.45% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions A | nan | Repo Rate + Spread BRLLR - 0.50% | Effective Rate of Interest 7.65% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions B | nan | Repo Rate + Spread BRLLR + 0.00% | Effective Rate of Interest 8.15% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions List C: | nan | Repo Rate + Spread BRLLR + 0.50% | Effective Rate of Interest 8.65% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). |
| Baroda Scholar | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): |
| Baroda Scholar | Conditions Abroad | nan | Repo Rate + Spread BRLLR + 0.55% | Effective Rate of Interest 8.70% | nan |
| Baroda Scholar | Conditions Abroad (for CANADA) | nan | Repo Rate + Spread BRLLR + 0.55% | Effective Rate of Interest 8.70% | nan |
| Baroda Scholar | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): |
| Baroda Scholar | Conditions Abroad | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | nan | Repo Rate + Spread BRLLR + 2.00% | Effective Rate of Interest 10.15% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | nan | Repo Rate + Spread BRLLR + 1.05% | Effective Rate of Interest 9.20% | nan |
| Baroda Scholar | Conditions Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme | nan | Repo Rate + Spread BRLLR + 1.05% | Effective Rate of Interest 9.20% | nan |
| Baroda Scholar | Conditions Abroad (for CANADA) | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | nan | Repo Rate + Spread BRLLR + 2.00% | Effective Rate of Interest 10.15% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | nan | Repo Rate + Spread BRLLR+2.55% | Effective Rate of Interest 10.70% | nan |
| Baroda Scholar | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. |
| Baroda Gyan | Conditions Study in India | nan | nan | nan | nan |
| Baroda Gyan | Upto Rs.7.50 Lakh | Upto Rs.7.50 Lakh | Repo Rate + Spread BRLLR + 2.00% | Effective Rate of Interest 10.15% | nan |
| Baroda Gyan | Above Rs 7.50 lakh | Above Rs 7.50 lakh | Repo Rate + Spread BRLLR + 1.90% | Effective Rate of Interest 10.05% | nan |
| Baroda Gyan | (Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme) | (Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme) | Repo Rate + Spread BRLLR + 1.10% | Effective Rate of Interest 9.25% | nan |
| Special concession in ROI 0.50% for female students is available | Special concession in ROI 0.50% for female students is available | Special concession in ROI 0.50% for female students is available | Special concession in ROI 0.50% for female students is available | Special concession in ROI 0.50% for female students is available | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Conditions Abroad | nan | nan | nan | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Upto Rs. 7.5 lakhs | Upto Rs. 7.5 lakhs | Repo Rate + Spread BRLLR + 2.00% | Effective Rate of Interest 10.15% | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Above Rs. 7.5 lakhs | Above Rs. 7.5 lakhs | Repo Rate + Spread BRLLR + 2.35% | Effective Rate of Interest 10.50% | nan |
| Baroda Skill Loan Scheme | nan | nan | Repo Rate + Spread BRLLR + 1.50% | Effective Rate of Interest 9.65% | nan |
| Baroda Skill Loan Scheme | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over theabove rates would be applicable for customers not obtaining Group Credit Life/ LifeInsurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over theabove rates would be applicable for customers not obtaining Group Credit Life/ LifeInsurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over theabove rates would be applicable for customers not obtaining Group Credit Life/ LifeInsurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over theabove rates would be applicable for customers not obtaining Group Credit Life/ LifeInsurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over theabove rates would be applicable for customers not obtaining Group Credit Life/ LifeInsurance cover to the extent of the loan amount. |
| Baroda Vidya | Study in school in India | Study in school in India | Repo Rate + SpreadBRLLR + SP+ 3.10% | Effective Rate of Interest0.00% | nan |

Baroda Mortgage Loan

Baroda Education Loan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions AA | nan | Repo Rate + Spread BRLLR + 1.40% to BRLLR + 2.00% | Effective Rate of Interest From 9.55% to 10.15% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions A | nan | Repo Rate + Spread BRLLR + 1.40% to BRLLR + 2.00% | Effective Rate of Interest From 9.55% to 10.15% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | B | nan | nan | nan | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Upto Rs.7.50 Lakh | nan | Repo Rate + Spread Base rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Above Rs. 7.50 Lakh | nan | Repo Rate + Spread BRLLR +2.85% | Effective Rate of Interest 11.00% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | nan | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.65% : 10.80% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.65% : 10.80% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.65% : 10.80% (Concession of 0.20%) | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Conditions C | nan | nan | nan | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Upto Rs.7.50 Lakh | nan | Repo Rate + Spread Base rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Education Loan to Students of Premier Institutions (For Studies in India) | Above Rs. 7.50 Lakh | nan | Repo Rate + Spread BRLLR + 3.05% | Effective Rate of Interest 11.20% | nan |
| nan | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.85% : 11.00% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.85% : 11.00% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.85% : 11.00% (Concession of 0.20%) | nan | nan |
| Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India). | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions AA | nan | Repo Rate + Spread BRLLR + 1.40% to BRLLR + 2.00% | Effective Rate of Interest From 9.55% to 10.15% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions A | nan | Repo Rate + Spread BRLLR + 1.40% to BRLLR + 2.00% | Effective Rate of Interest From 9.55% to 10.15% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | B | nan | nan | nan | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Upto Rs.7.50 Lakh | nan | Repo Rate + Spread Base rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Above Rs. 7.50 Lakh | nan | Repo Rate + Spread BRLLR +2.85% | Effective Rate of Interest 11.00% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | nan | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.65% : 10.80% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.65% : 10.80% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.65% : 10.80% (Concession of 0.20%) | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Conditions C | nan | nan | nan | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Upto Rs.7.50 Lakh | nan | Repo Rate + Spread Base rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Executive Development Premier Institutions (For Studies in India) | Above Rs. 7.50 Lakh | nan | Repo Rate + Spread BRLLR + 3.05% | Effective Rate of Interest 11.20% | nan |
| nan | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.85% : 11.00% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.85% : 11.00% (Concession of 0.20%) | If the borrower provides minimum 100% security. ROI applicable would be BRLLR + 2.85% : 11.00% (Concession of 0.20%) | nan | nan |
| Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | Rate of Interest for Children of defence personal Under Baroda Yoddha EDP education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India). | nan |
| Baroda Scholar | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | Education loan to Premier Institution in Abroad (specified in the list of Premier Institutions): | nan |
| Baroda Scholar | Conditions Abroad | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | Conditions | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | Conditions | Repo Rate + Spread BRLLR + 2.55% | Effective Rate of Interest 10.70% | nan |
| Baroda Scholar | Conditions (Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme) | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | Conditions | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | Conditions | Repo Rate + Spread BRLLR + 2.55% | Effective Rate of Interest 10.70% | nan |
| Baroda Scholar | Conditions Abroad (for CANADA) | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | Conditions | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | Conditions | Repo Rate + Spread BRLLR + 2.55% | Effective Rate of Interest 10.70% | nan |
| Baroda Scholar | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | Education loan to Non-Premier Institution in Abroad (which are not specified in the list of Premier Institutions): | nan |
| Baroda Scholar | Conditions Abroad | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | Conditions | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | Conditions | Repo Rate + Spread BRLLR + 3.05% | Effective Rate of Interest 11.20% | nan |
| Baroda Scholar | Conditions Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | Conditions | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | Conditions | Repo Rate + Spread BRLLR + 3.05% | Effective Rate of Interest 11.20% | nan |
| Baroda Scholar | Conditions Abroad (for CANADA) | nan | nan | nan | nan |
| Baroda Scholar | Conditions Upto Rs.7.50 Lakh | Conditions | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Scholar | Conditions Above Rs 7.50 lakh | Conditions | Repo Rate + Spread BRLLR + 4.55% | Effective Rate of Interest 12.70% | nan |
| Baroda Scholar | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | 0.20% concession in ROI for girl child for Non- Premier Institutes . However,No concession for Premier institutes for girl chid. | nan |
| Baroda Gyan | Conditions Study in India | nan | nan | nan | nan |
| Baroda Gyan | Upto Rs.7.50 Lakh | Upto Rs.7.50 Lakh | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Gyan | Above Rs 7.50 lakh | Above Rs 7.50 lakh | Repo Rate + Spread BRLLR + 3.90% | Effective Rate of Interest 12.05% | nan |
| Baroda Gyan | (Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme) | (Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme) | nan | nan | nan |
| Baroda Gyan | Upto Rs.7.50 Lakh | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan | nan |
| Baroda Gyan | Above Rs 7.50 lakh | Above Rs 7.50 lakh | Repo Rate + Spread BRLLR + 3.10% | Effective Rate of Interest 11.25% | nan |
| Baroda Gyan | Special concession in ROI 0.50% for female students is available Additional 0.50% for studying Medical courses (MBBS/BDS/MS/MD/MDS etc.,(Ayurvedic and Homeopathic courses would remain excluded from this concession) except Yodha Scheme). | Special concession in ROI 0.50% for female students is available Additional 0.50% for studying Medical courses (MBBS/BDS/MS/MD/MDS etc.,(Ayurvedic and Homeopathic courses would remain excluded from this concession) except Yodha Scheme). | Special concession in ROI 0.50% for female students is available Additional 0.50% for studying Medical courses (MBBS/BDS/MS/MD/MDS etc.,(Ayurvedic and Homeopathic courses would remain excluded from this concession) except Yodha Scheme). | Special concession in ROI 0.50% for female students is available Additional 0.50% for studying Medical courses (MBBS/BDS/MS/MD/MDS etc.,(Ayurvedic and Homeopathic courses would remain excluded from this concession) except Yodha Scheme). | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Conditions Abroad | nan | nan | nan | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Upto Rs. 7.5 lakhs | Upto Rs. 7.5 lakhs | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Above Rs. 7.5 lakhs | Above Rs. 7.5 lakhs | Repo Rate + Spread BRLLR + 4.35% | Effective Rate of Interest 12.50% | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme | Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme | Repo Rate + Spread | Repo Rate + Spread | Repo Rate + Spread |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Upto Rs.7.50 Lakh | Upto Rs.7.50 Lakh | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| Baroda Executive Development Premier Institutions (For Studies abroad) | Above Rs 7.50 lakh | Above Rs 7.50 lakh | Repo Rate + Spread BRLLR + 3.10% | Effective Rate of Interest 11.25% | nan |
| EL for study in AWES Institute | Upto Rs.7.50 Lakh | Upto Rs.7.50 Lakh | Repo Rate + Spread Base Rate + 2.00% | Effective Rate of Interest 11.40% | nan |
| EL for study in AWES Institute | Above Rs 7.50 lakh | Above Rs 7.50 lakh | Repo Rate + Spread BRLLR+2.45% (Min Security 100% of loan amount) BRLLR + 2.90%(Unsecured Loan) | Effective Rate of Interest 0.00% | nan |
| Baroda Skill Loan Scheme | Upto Rs.7.50 Lakh | Upto Rs.7.50 Lakh | Repo Rate + Spread Base Rate + 1.50% | Effective Rate of Interest 10.90% | nan |
| Baroda Skill Loan Scheme | Above Rs 7.50 lakh | Above Rs 7.50 lakh | Repo Rate + Spread BRLLR +3.50% | Effective Rate of Interest 11.65% | nan |
| Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount. | Additional Risk Premium 0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount. | nan |
| Baroda Vidya | Study in school in India | Study in school in India | Repo Rate + Spread BRLLR + SP+ 5.10% | Effective Rate of Interest 13.50% | nan |

Baroda Education Loan

Baroda Auto Loan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Car Loan | Conditions New Car | Conditions New Car | Repo Rate + Spread From BRLLR to BRLLR + SP + 3.15% | Effective Rate of Interest From 8.15% to 11.55% |
| Car Loan | Conditions Pre Owned Car | Conditions Pre Owned Car | Repo Rate + Spread From BRLLR + SP + 2.50% To BRLLR + SP + 5.25% | Effective Rate of Interest From 10.90% to 13.65% |
| Digital Car Loan | Conditions New Car | Conditions New Car | Repo Rate + Spread From BRLLR to BRLLR + SP + 0.80% | Effective Rate of Interest From 8.15% to 9.20% |
| Two Wheeler Loan | nan | nan | Repo Rate + Spread BRLLR + SP + 4.25% | Effective Rate of Interest 12.65% |
| 0.05% additional ROI will be applicable on each slab where Individual Customer does not opt GCLI (Group Credit Life Insurance). | 0.05% additional ROI will be applicable on each slab where Individual Customer does not opt GCLI (Group Credit Life Insurance). | 0.05% additional ROI will be applicable on each slab where Individual Customer does not opt GCLI (Group Credit Life Insurance). | 0.05% additional ROI will be applicable on each slab where Individual Customer does not opt GCLI (Group Credit Life Insurance). | 0.05% additional ROI will be applicable on each slab where Individual Customer does not opt GCLI (Group Credit Life Insurance). |

Baroda Auto Loan

Baroda Advance Against Securities

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Loan Against NSC | ConditionsDemand Loan / Term Loan | ConditionsDemand Loan / Term Loan | Repo Rate + Spread1.00% Over NSC rate orBRLLR + S.P. + 1.50%, whichever is higher. | Effective Rate of Interest- |
| Loan Against NSC | ConditionsOverdraft | ConditionsOverdraft | Repo Rate + Spread0.25% higher than the ROI applicable to DL/TL i.e., 1.25% over NSC rate or BRLLR+ S.P. + 1.75%, whichever is higher. | Effective Rate of Interest- |
| Loan Against NSC | ConditionsStaff | ConditionsStaff | Repo Rate + Spread0.50% over NSC rate | Effective Rate of Interest- |
| Loan Against KVP / e KVP | ConditionsDemand Loan / Term Loan | ConditionsDemand Loan / Term Loan | Repo Rate + Spread1.00% Over KVP rate orBRLLR + S.P. + 1.50%, whichever is higher. | Effective Rate of Interest- |
| Loan Against KVP / e KVP | ConditionsOverdraft | ConditionsOverdraft | Repo Rate + Spread0.25% higher than the ROI applicable to DL/TL i.e., 1.25% over KVP rate or BRLLR+ S.P. + 1.75%, whichever is higher. | Effective Rate of Interest- |
| Loan Against KVP / e KVP | ConditionsStaff | ConditionsStaff | Repo Rate + Spread0.50% over KVP rate | Effective Rate of Interest- |
| Loan against Life Insurance Policies, Loan against securities of Relief Bonds / Government Bonds | ConditionsDemand Loan / Term Loan | ConditionsDemand Loan / Term Loan | Repo Rate + SpreadBRLLR + SP + 1.50% | Effective Rate of Interest 9.90% |
| Loan against Life Insurance Policies, Loan against securities of Relief Bonds / Government Bonds | ConditionsOverdraft | ConditionsOverdraft | Repo Rate + Spread0.25% higher than the ROI applicable to DL / TL i.e. BRLLR + SP + 1.75% | Effective Rate of Interest 10.15% |

Baroda Advance Against Securities

Baroda Personal Loan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Personal Loan | ConditionsGovt Employees / defence personnel maintaining salary account with our Bankunder scheme code SB 182 & 186 | ConditionsGovt Employees / defence personnel maintaining salary account with our Bankunder scheme code SB 182 & 186 | Repo Rate + SpreadLinked with CIBIL Score of the individual,ranges from BRLLR + S.P. + 2.00% to BRLLR + SP+ 2.50% | Effective Rate of Interest From 10.40% to 10.90% |
| Baroda Personal Loan | ConditionsGold: Same target customers as mentioned in Silver Category, however, salaryaccount must be with our Bank. | ConditionsGold: Same target customers as mentioned in Silver Category, however, salaryaccount must be with our Bank. | Repo Rate + SpreadLinked with CIBIL Score of the individual, ranges from BRLLR + S.P. + 2.50% to BRLLR +SP + 7.35% | Effective Rate of Interest From 10.90% to 15.75% |
| Baroda Personal Loan | ConditionsCategory C: Silver : Employees of Central / State Govt. / PSUs / AutonomousBodies/ Listed Public Limited Company having external rating “A” & above / JointSector Undertakings, & Educational Institutions of National Repute, havingsalary account with other Bank | ConditionsCategory C: Silver : Employees of Central / State Govt. / PSUs / AutonomousBodies/ Listed Public Limited Company having external rating “A” & above / JointSector Undertakings, & Educational Institutions of National Repute, havingsalary account with other Bank | Repo Rate + SpreadLinked with CIBIL Score of the individual ranges from BRLLR + S.P. + 3.00% to BRLLR + SP+ 7.35% | Effective Rate of Interest From 11.40% to 15.75% |
| Baroda Personal Loan | ConditionsCategory B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBank | ConditionsCategory B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBank | Repo Rate + SpreadLinked with CIBIL Score of the individual ranges from BRLLR + S.P. + 3.75% to BRLLR +S.P. + 7.35% | Effective Rate of Interest From 12.15% to 15.75% |
| Baroda Personal Loan | ConditionsCategory A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship withother Bank | ConditionsCategory A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship withother Bank | Repo Rate + SpreadLinked with CIBIL Score of the individual ranges from BRLLR + S.P. + 5.75% to BRLLR +S.P. + 9.35% | Effective Rate of Interest From 14.15% to 17.75% |
| Baroda Digital Pre-Approved Personal Loan | nan | nan | Repo Rate + SpreadLinked with CIBIL Score of the individual ranges from BRLLR+S.P.+3.50 to BRLLR+S.P.+7.00 | Effective Rate of Interest From 11.90% to 15.40% |
| Baroda Digital Personal Loan | nan | nan | Repo Rate + SpreadLinked with CIBIL Score of the individual ranges from BRLLR+S.P.+3.50 to BRLLR+S.P.+8.85 | Effective Rate of Interest From 11.90% to 17.25% |
| Baroda Home Suvidha Personal Loan | nan | nan | Repo Rate + SpreadApplicable ROI on Home Loan including Risk premium (if applicable) (based oncurrent BRLLR) + Strategic Premium + 0.50% | Effective Rate of Interest- |

Baroda Personal Loan

Baroda Loan To Pensioners

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Loan To Pensioners | Digital | Digital | Repo Rate + SpreadBRLLR + SP + 2.75% | Effective Rate of Interest 11.15% |
| Baroda Loan To Pensioners | ConditionsNon-digital | ConditionsNon-digital | Repo Rate + SpreadBRLLR + SP + 3.25% | Effective Rate of Interest 11.65% |
| Baroda Loan To Pensioners | ConditionsFor Retired Bank of Baroda/their Family pensioners | ConditionsFor Retired Bank of Baroda/their Family pensioners | Repo Rate + SpreadBRLLR + SP + 0.60% | Effective Rate of Interest 9.00% |

Baroda Loan To Pensioners

Baroda Loan for Subscription to Public Issue/IPO

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Loan for Subscription to Public Issue/IPO | nan | nan | Repo Rate + SpreadBRLLR + SP + 4.00% | Effective Rate of Interest 12.40% |
| Baroda Loan for Subscription to Public Issue/IPO | nan | nan | nan | nan |
| Baroda Loan for Subscription to Public Issue/IPO | nan | nan | nan | nan |

Baroda Loan for Subscription to Public Issue/IPO

Loan/OD Against Banks Own Deposits (LABOD/ODBOD)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Loan/OD Against Banks Own Deposits (LABOD/ODBOD) | nan | nan | Repo Rate + Spread1.00% over Interest Rate on Fixed Deposit | Effective Rate of Interest- |
| Advance Against the securities of third party FDRs (against ResidentDeposits) | nan | nan | Repo Rate + Spread1.00% over Deposit rateOr BRLLR + SP + 0.50%, whichever is higher. | Effective Rate of Interest- |

Loan/OD Against Banks Own Deposits (LABOD/ODBOD)

Baroda Loan Against Future Rent Receivables

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| For Landlords of Bank's Branch / Office Premises | Conditions Upto 10 Years | Conditions Upto 10 Years | Repo Rate + Spread BRLLR + SP + 1.75% | Effective Rate of Interest 10.15% |
| For Landlords of Bank's Branch / Office Premises | Conditions Above 10 year | Conditions Above 10 year | Repo Rate + Spread BRLLR + SP + 2.00% | Effective Rate of Interest 10.40% |
| Others | Conditions Upto 10 Years | Conditions Upto 10 Years | Repo Rate + Spread BRLLR + SP + 2.00% | Effective Rate of Interest 10.40% |
| Others | Conditions Above 10 year | Conditions Above 10 year | Repo Rate + Spread BRLLR + SP + 2.25% | Effective Rate of Interest 10.65% |
| Others | nan | nan | nan | nan |

Baroda Loan Against Future Rent Receivables

Retail Gold Loan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Conditions | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Retail Gold Loan | Conditions LA180 (demand loan) | Conditions LA180 (demand loan) | Repo Rate + Spread BRLLR+SP+1.00% | Effective Rate of Interest 9.40% |
| Retail Gold Loan | Conditions LA241 (EMI) | Conditions LA241 (EMI) | Repo Rate + Spread BRLLR+SP+1.00% | Effective Rate of Interest 9.40% |
| Retail Gold Loan | Conditions OD043 (overdraft) | Conditions OD043 (overdraft) | Repo Rate + Spread BRLLR+SP+1.10% | Effective Rate of Interest 9.50% |

No label found

No label found

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| Sr. No. | Product | Product | Rate of Interest linked with MCLR | nan | nan | nan |
| 1 | Baroda Home Loan & Baroda Home Improvement Loan | Baroda Home Loan & Baroda Home Improvement Loan | One year MCLR to One year MCLR +1.00% (As per Risk Rating of the applicant/s.) | nan | nan | nan |
| 1 | Baroda Max Savings Home Loan | Baroda Max Savings Home Loan | Upto Rs 75.00 Lacs : Normal Home Loan Rate Above Rs 75.00 Lacs: 0.25% over Normal Home Loan Rate | nan | nan | nan |
| 1 | Baroda CRE Home Loan | Baroda CRE Home Loan | 0.25% over Normal Home Loan Rate | nan | nan | nan |
| nan | Baroda CRE Home Loan (Max Savings) | Baroda CRE Home Loan (Max Savings) | Upto Rs 75Lacs : 0.25% over Normal Home Loan Rate Above Rs 75 Lacs : 0.50% over Normal HomeLoan Rate | nan | nan | nan |
| nan | Baroda Top Up Loan (Resident/NRIs/PIOs0) | Baroda Top Up Loan (Resident/NRIs/PIOs0) | Applicable ROI on Home Loan + Strategic Premium + 0.50% | nan | nan | nan |
| nan | Note: Additional Risk Premium 0.05% over and above applicable rate ofinterest on all variants of Home Loans including Top Up Loans. However, this additional Risk Premiumcan be waived as an incentive to the borrower who provide credit insurance cover for the loan forentire tenure of the loan. | Note: Additional Risk Premium 0.05% over and above applicable rate ofinterest on all variants of Home Loans including Top Up Loans. However, this additional Risk Premiumcan be waived as an incentive to the borrower who provide credit insurance cover for the loan forentire tenure of the loan. | Note: Additional Risk Premium 0.05% over and above applicable rate ofinterest on all variants of Home Loans including Top Up Loans. However, this additional Risk Premiumcan be waived as an incentive to the borrower who provide credit insurance cover for the loan forentire tenure of the loan. | nan | nan | nan |
| 2 | Baroda Traders Gold Card Scheme | Baroda Traders Gold Card Scheme | 50 bps over applicable ROI on the sanctioned Overdraft facility under Baroda Traders Loon | nan | nan | nan |
| 3 | Baroda Auto Loan | Baroda Auto Loan | Fixed Rate: (For Floating Rate; kindly visit 'Interest Rate linked to BRLLR' section.)Baroda Auto LoanProductConditionsEffective Rate of InterestCar LoanNew CarFrom 8.80% to 11.50%Pre Owned CarFrom 12.15% to 14.90%Digital Car LoanNew CarFrom 8.80% to 9.65%Two Wheeler LoanNormal13.90%Digital two wheelerFrom 10.80% to 12.30%0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan | nan | nan | nan |
| Baroda Auto Loan | Product | Conditions | Effective Rate of Interest | nan | nan | nan |
| Baroda Auto Loan | Car Loan | New Car | From 8.80% to 11.50% | nan | nan | nan |
| Baroda Auto Loan | Car Loan | Pre Owned Car | From 12.15% to 14.90% | nan | nan | nan |
| Baroda Auto Loan | Digital Car Loan | New Car | From 8.80% to 9.65% | nan | nan | nan |
| Baroda Auto Loan | Two Wheeler Loan | Normal | 13.90% | nan | nan | nan |
| Baroda Auto Loan | Two Wheeler Loan | Digital two wheeler | From 10.80% to 12.30% | nan | nan | nan |
| Baroda Auto Loan | 0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan | 0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan | 0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan | nan | nan | nan |
| 4 | Baroda Personal Loan | Baroda Personal Loan | ProductConditionsRepo Rate + SpreadEffective Rate of InterestBaroda Personal LoanGovt Employees / defence personnel maintaining salary account with our Bank underscheme code SB 182 & 186Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to1 YEAR MCLR + SP + 2.50%From 11.05% to 11.55%Gold: Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed PublicLimited Company having external rating "A" & above / Joint Sector Undertakings, &Educational Institutions of National Repute, having salary account with Bank ofBarodaLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to1 YEAR MCLR + S.P. + 5.10%From 11.30% to 14.15%Category C: Silver : Same target customers as mentioned in Gold Category, havingsalary account with other BankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to1 YEAR MCLR + S.P. + 5.10%From 11.80% to 14.15%Category B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to1 YEAR MCLR + S.P. + 6.05%From 12.85% to 15.10%Category A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with otherBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to1 YEAR MCLR + S.P. + 9.05%From 14.80% to 18.10% | ProductConditionsRepo Rate + SpreadEffective Rate of InterestBaroda Personal LoanGovt Employees / defence personnel maintaining salary account with our Bank underscheme code SB 182 & 186Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to1 YEAR MCLR + SP + 2.50%From 11.05% to 11.55%Gold: Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed PublicLimited Company having external rating "A" & above / Joint Sector Undertakings, &Educational Institutions of National Repute, having salary account with Bank ofBarodaLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to1 YEAR MCLR + S.P. + 5.10%From 11.30% to 14.15%Category C: Silver : Same target customers as mentioned in Gold Category, havingsalary account with other BankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to1 YEAR MCLR + S.P. + 5.10%From 11.80% to 14.15%Category B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to1 YEAR MCLR + S.P. + 6.05%From 12.85% to 15.10%Category A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with otherBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to1 YEAR MCLR + S.P. + 9.05%From 14.80% to 18.10% | ProductConditionsRepo Rate + SpreadEffective Rate of InterestBaroda Personal LoanGovt Employees / defence personnel maintaining salary account with our Bank underscheme code SB 182 & 186Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to1 YEAR MCLR + SP + 2.50%From 11.05% to 11.55%Gold: Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed PublicLimited Company having external rating "A" & above / Joint Sector Undertakings, &Educational Institutions of National Repute, having salary account with Bank ofBarodaLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to1 YEAR MCLR + S.P. + 5.10%From 11.30% to 14.15%Category C: Silver : Same target customers as mentioned in Gold Category, havingsalary account with other BankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to1 YEAR MCLR + S.P. + 5.10%From 11.80% to 14.15%Category B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to1 YEAR MCLR + S.P. + 6.05%From 12.85% to 15.10%Category A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with otherBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to1 YEAR MCLR + S.P. + 9.05%From 14.80% to 18.10% | ProductConditionsRepo Rate + SpreadEffective Rate of InterestBaroda Personal LoanGovt Employees / defence personnel maintaining salary account with our Bank underscheme code SB 182 & 186Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to1 YEAR MCLR + SP + 2.50%From 11.05% to 11.55%Gold: Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed PublicLimited Company having external rating "A" & above / Joint Sector Undertakings, &Educational Institutions of National Repute, having salary account with Bank ofBarodaLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to1 YEAR MCLR + S.P. + 5.10%From 11.30% to 14.15%Category C: Silver : Same target customers as mentioned in Gold Category, havingsalary account with other BankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to1 YEAR MCLR + S.P. + 5.10%From 11.80% to 14.15%Category B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to1 YEAR MCLR + S.P. + 6.05%From 12.85% to 15.10%Category A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with otherBankLinked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to1 YEAR MCLR + S.P. + 9.05%From 14.80% to 18.10% |
| 4 | Product | Conditions | Repo Rate + Spread | Effective Rate of Interest | nan | nan |
| 4 | Baroda Personal Loan | Govt Employees / defence personnel maintaining salary account with our Bank underscheme code SB 182 & 186 | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to1 YEAR MCLR + SP + 2.50% | From 11.05% to 11.55% | nan | nan |
| Gold: Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed PublicLimited Company having external rating "A" & above / Joint Sector Undertakings, &Educational Institutions of National Repute, having salary account with Bank ofBaroda | Baroda Personal Loan | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to1 YEAR MCLR + S.P. + 5.10% | From 11.30% to 14.15% | nan | nan | nan |
| Category C: Silver : Same target customers as mentioned in Gold Category, havingsalary account with other Bank | Baroda Personal Loan | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to1 YEAR MCLR + S.P. + 5.10% | From 11.80% to 14.15% | nan | nan | nan |
| Category B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBank | Baroda Personal Loan | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to1 YEAR MCLR + S.P. + 6.05% | From 12.85% to 15.10% | nan | nan | nan |
| Category A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with otherBank | Baroda Personal Loan | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to1 YEAR MCLR + S.P. + 9.05% | From 14.80% to 18.10% | nan | nan | nan |

No label found

No label found

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Baroda Auto Loan | Product | Conditions | Effective Rate of Interest |
| Baroda Auto Loan | Car Loan | New Car | From 8.80% to 11.50% |
| Baroda Auto Loan | Car Loan | Pre Owned Car | From 12.15% to 14.90% |
| Baroda Auto Loan | Digital Car Loan | New Car | From 8.80% to 9.65% |
| Baroda Auto Loan | Two Wheeler Loan | Normal | 13.90% |
| Baroda Auto Loan | Two Wheeler Loan | Digital two wheeler | From 10.80% to 12.30% |
| Baroda Auto Loan | 0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan | 0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan | 0.05% Concession in ROI applicable for Car Loan customer opting for Group Credit Life Insurance Plan (subject to minimum 8.80%).0.05% additional ROI will be applicable for Pre owned Car and Two Wheeler loan customer not opting for Group Credit Life Insurance Plan |

No label found

No label found

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Product | Conditions | Repo Rate + Spread | Effective Rate of Interest |
| Baroda Personal Loan | Govt Employees / defence personnel maintaining salary account with our Bank underscheme code SB 182 & 186 | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to1 YEAR MCLR + SP + 2.50% | From 11.05% to 11.55% |
| Baroda Personal Loan | Gold: Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed PublicLimited Company having external rating "A" & above / Joint Sector Undertakings, &Educational Institutions of National Repute, having salary account with Bank ofBaroda | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to1 YEAR MCLR + S.P. + 5.10% | From 11.30% to 14.15% |
| Baroda Personal Loan | Category C: Silver : Same target customers as mentioned in Gold Category, havingsalary account with other Bank | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to1 YEAR MCLR + S.P. + 5.10% | From 11.80% to 14.15% |
| Baroda Personal Loan | Category B : (Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with ourBank | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to1 YEAR MCLR + S.P. + 6.05% | From 12.85% to 15.10% |
| Baroda Personal Loan | Category A :(Employee of Private / Public, Trust, LLP, Insurance Agent, SelfEmployed Professional and business persons) having account relationship with otherBank | Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to1 YEAR MCLR + S.P. + 9.05% | From 14.80% to 18.10% |

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|  |  |
| --- | --- |
| 0 | 1 |
| Base Rate(per Annum) effective from 12.10.2024 | 9.40% p.a |
| Baroda Home Loan to Individuals / NRIs / PIOs | Baroda Home Loan to Individuals / NRIs / PIOs |

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|  |  |
| --- | --- |
| 0 | 1 |
| Upto Rs.2.00 lacs | Base Rate + 3.00% |
| Above Rs.2.00 lacs | Base Rate + 2.50% |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sr. No. | Loans/Overdrafts | interest structure |
| 1 | For Self | Base Rate plus 100 bps |
| 2 | For Third Party | For Third Party |
| 2 | (i) Up to Rs. 2 Lacs | Base Rate plus 100 bps |
| 2 | (ii) Above Rs. 2 Lacs | (ii) Above Rs. 2 Lacs |
| 2 | (a) For Personal Purpose | Base Rate plus 300 bps |
| 2 | (b) For Business purposes | Base Rate plus 400 bps |

# >> PSB\_2 : Bank of India

Website: https://bankofindia.co.in/interest-rate/saving-bank-deposit-rate

Summary:

SAVING BANK DEPOSIT RATE OF INTEREST

The Revised Rate of Interest on Domestic Rupees, NRO/NRE Savings Deposit w.e.f. 04.08.2025 as follows:

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Deposit | Revised Rate of Interest (% per annum)w.e.f. 04.08.2025 |
| Upto ₹ 1.00 lakhs | 2.50 |
| Above ₹ 1 lakh to up to ₹ 50 Lakhs | 2.50 |
| Above ₹ 50 lakh to up to ₹ 500 Crs | 2.75 |
| Above ₹ 500 Crs to up to ₹ 1000 Crs | 3.00 |
| Above ₹ 1000 Crs to up to ₹ 1500 Crs | 3.15 |
| Above ₹ 1500 Crs to up to ₹ 2000 Crs | 3.30 |
| Above ₹ 2000 Crs to up to ₹ 2500 Crs | 3.50 |
| Above ₹ 2500 Crs | 3.65 |
| nan | nan |
| nan | nan |

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BANK HAS REVISED RATE OF INTEREST ON DOMESTIC / NRO TERM DEPOSITS AS FOLLOWS (CALLABLE):-

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity (For NRE Rupee Term Deposits, min. tenor is 1 Year and Max. 10 Years) | For deposits of less than Rs.3 Cr Revised w.e.f 04.08.2025 | For deposits of Rs.3 Cr & above but less than Rs.10 Crs Revised w.e.f 04.08.2025 |
| 7 days to 14 days | 3.00 | 4.50 |
| 15 days to 30 days | 3.00 | 4.50 |
| 31 days to 45 days | 3.00 | 4.50 |
| 46 days to 90 days | 4.50 | 5.00 |
| 91 days to 179 days | 4.25 | 5.50 |
| 180 days to 210 days | 5.50 | 5.75 |
| 211 days to 269 days | 5.50 | 5.75 |
| 270 days to less than 1 Year | 5.50 | 5.75 |
| 1 Year | 6.25 | 6.25 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.30 | 6.25 |
| 450 Days (Star Vaibhav) | 6.45 | 6.25 |
| 2 Years to less than 3 Years (except 777 Days) | 6.30 | 6.00 |
| 777 Days (Star Utsav) | 6.60 | 6.00 |
| 3 Years to less than 5 Years | 6.25 | 5.50 |
| 5 Years to less than 8 Years | 6.00 | 5.50 |
| 8 years & above to 10 Years | 6.00 | 5.50 |

Rate Of Interest On DOMESTIC/NRO Non-Callable Deposits As Follows:-

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | For Deposit above Rs.1 CR less than Rs.3 CR #Revised W.E.F. 04/08/2025 | For Deposit Rs.3 CR and above but less than Rs.10 CR ##Revised W.E.F. 04/08/2025 |
| 1 Year | 6.40 | 6.40 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.45 | 6.40 |
| 450 Days (Star Vaibhav) | 6.60 | 6.40 |
| 2 Years to less than 3 Years (except 777 Days) | 6.45 | 6.15 |
| 777 Days (Star Utsav) | 6.75 | 6.15 |
| 3 Year | 6.40 | 5.65 |

The rate will be effective from 06-09-2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| nan | Revised | Revised |
| MATURITY BUCKETS | 10 Crore and above but less than 25 crore | 25 Crore and above |
| 7 days to 14 days | 5.25 | 5.25 |
| 15 days to 30 days | 5.25 | 5.25 |
| 31 days to 45 days | 5.40 | 5.40 |
| 46 days to 90 days | 5.50 | 5.50 |
| 91 days to 120 days | 5.80 | 5.80 |
| 121 days to 179 days | 5.85 | 5.85 |
| 180 days to 269 days | 6.05 | 6.05 |
| 270 days to less than 1 Year | 6.05 | 6.05 |
| 1 Year | 6.35 | 6.35 |
| Above 1 Year but less than 2 Years | 6.25 | 6.25 |
| 2 Years and above but up to 3 Years | 6.25 | 6.25 |
| Above 3 Years and less than 5 Years | 6.25 | 6.25 |
| 5 Years and above to less than 8 Years | 6.00 | 6.00 |
| 8 Years and above to 10 Years | 6.00 | 6.00 |

Non Callable Deposit

The rate will be effective from 06-09-2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| MATURITY BUCKETS | 10 CRORE AND ABOVE BUT LESS THAN 25 CRORE (REVISED) | 25 CRORE AND ABOVE (REVISED) |
| 1 Year | 6.45 | 6.45 |
| Above 1 Year but less than 2 Years | 6.30 | 6.30 |
| 2 Years and above up to 3 Years | 6.30 | 6.30 |

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Maturity | Rate of Interest % (p.a.) For deposits less than Rs.3 Cr | Annualized Rate of Return at minimum of the maturity bucket % For deposits less than Rs.3 Cr | Rate of Interest % (p.a.) For deposits of Rs.3 Cr & above but less than Rs.10 Cr | Annualized Rate of Return at minimum of the maturity bucket % For deposits of Rs.3 Cr & above but less than Rs.10 Cr |
| 180 days to 210 days | 5.50 | 5.54 | 5.75 | 5.79 |
| 211 days to 269 days | 5.50 | 5.54 | 5.75 | 5.79 |
| 270 days to less than 1 Year | 5.50 | 5.58 | 5.75 | 5.83 |
| 1 Year | 6.25 | 6.40 | 6.25 | 6.40 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.30 | 6.45 | 6.25 | 6.40 |
| 450 Days | 6.45 | 6.66 | 6.25 | 6.40 |
| 2 Years to less than 3 Years (except 777 Days) | 6.30 | 6.66 | 6.00 | 6.32 |
| 777 Days | 6.60 | 7.00 | 6.00 | 6.32 |
| 3 Years to less than 5 Years | 6.25 | 6.82 | 5.50 | 5.94 |
| 5 Years to less than 8 Years | 6.00 | 6.94 | 5.50 | 6.28 |
| 8 years & above to 10 Years | 6.00 | 7.63 | 5.50 | 6.85 |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Green Deposit SchemeHarit Jama Yojana | Green Deposit SchemeHarit Jama Yojana | Green Deposit SchemeHarit Jama Yojana |
| Maturity | For deposits of Rs.1 Lakhs but less than Rs.10 Cr | For deposits of Rs.1 Lakhs but less than Rs.10 Cr |
| Maturity | Rates(% per annum) w.e.f. 04.08.2025 | Effective Annualized rate |
| 999 Days | 6.50% | 7.07% |
| Additional interest benefits of Senior/Super Senior and will be available. Senior Citizen at 50 bps, Super Senior Citizen at 65 bps, over and above the ROI applicable for green deposits less than Rs 3 Cr | Additional interest benefits of Senior/Super Senior and will be available. Senior Citizen at 50 bps, Super Senior Citizen at 65 bps, over and above the ROI applicable for green deposits less than Rs 3 Cr | Additional interest benefits of Senior/Super Senior and will be available. Senior Citizen at 50 bps, Super Senior Citizen at 65 bps, over and above the ROI applicable for green deposits less than Rs 3 Cr |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | For Deposits of Less than Rs. 3 Cr #Revised Rates For Senior Citizens w.e.f 04.08.2025 | For Deposits of Less than Rs. 3 Cr ##Revised Rates For Super Senior Citizens w.e.f 04.08.2025 |
| 07 days to 14 days | 3.00 | 3.00 |
| 15 days to 30 days | 3.00 | 3.00 |
| 31 days to 45 days | 3.00 | 3.00 |
| 46 days to 90 days | 4.50 | 4.50 |
| 91 days to 179 days | 4.25 | 4.25 |
| 180 days to 210 days | 6.00 | 6.15 |
| 211 days to 269 days | 6.00 | 6.15 |
| 270 days to less than 1 Year | 6.00 | 6.15 |
| 1 Year | 6.75 | 6.90 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.80 | 6.95 |
| 450 Days (Star Vaibhav) | 6.95 | 7.10 |
| 2 Years to less than 3 Years (except 777 Days) | 6.80 | 6.95 |
| 777 Days ( Star Utsav ) | 7.10 | 7.25 |
| 3 Years to less than 5 Years | 7.00 | 7.15 |
| 5 Years to less than 8 Years | 6.75 | 6.90 |
| 8 years & above to 10 Years | 6.75 | 6.90 |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | For Deposit above Rs.1 CR to Less than Rs. 3 Cr #Revised Rates for Senior Citizens W.E.F. 04/08/2025 | For Deposit above Rs.1 CR to Less than Rs. 3 Cr ##Revised Rates for Super Senior Citizens W.E.F. 04/08/2025 |
| 1 Year | 6.90 | 7.05 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.95 | 7.10 |
| 450 Days (Star Vaibhav) | 7.10 | 7.25 |
| 2 Years to less than 3 Years (except 777 Days) | 6.95 | 7.10 |
| 777 Days ( Star Utsav ) | 7.25 | 7.40 |
| 3 Year | 7.15 | 7.30 |

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Maturity | Rate of Interest % (p.a.) For Senior Citizens | Annualized Rate of Return at minimum of the maturity bucket % For Senior Citizens | Rate of Interest % (p.a.) For Super Senior Citizens | Annualized Rate of Return at minimum of the maturity bucket % For Super Senior Citizens |
| 180 days to 210 days | 6.00 | 6.04 | 6.15 | 6.20 |
| 211 days to 269 days | 6.00 | 6.04 | 6.15 | 6.20 |
| 270 days to less than 1 Year | 6.00 | 6.09 | 6.15 | 6.25 |
| 1 Year | 6.75 | 6.92 | 6.90 | 7.08 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.80 | 6.98 | 6.95 | 7.13 |
| 450 Days | 6.95 | 7.19 | 7.10 | 7.32 |
| 2 Years to less than 3 Years (except 777 Days) | 6.80 | 7.22 | 6.95 | 7.39 |
| 777 Days ( Star Utsav ) | 7.10 | 7.56 | 7.25 | 7.72 |
| 3 Years to less than 5 Years | 7.00 | 8.02 | 7.15 | 7.90 |
| 5 Years to less than 8 Years | 6.75 | 7.71 | 6.90 | 8.16 |
| 8 years & above to 10 Years | 6.75 | 8.85 | 6.90 | 9.11 |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Type of Accounts | Additional Staff Rate applicable to Staff/Ex-Staff | Additional Senior Citizen Rate applicable to Senior Citizen/Ex-Staff Senior Citizen |
| HUF | Not Applicable | Not Applicable |
| Capital Gain Scheme | Not Applicable | Not Applicable |
| NRE/NRO Deposits | Not Applicable | Not Applicable |

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|  |  |
| --- | --- |
| 0 | 1 |
| Category of the deposits | Penalty on premature withdrawal of the deposit |
| Deposits less than Rs. 5 Lacs withdrawn on or after completion of 12 months | NIL |
| Deposits less than Rs. 5 Lacs withdrawn prematurely before completion of 12 months | 0.50% |
| Deposits of Rs. 5 Lacs & above withdrawn prematurely | 1.00% |

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Rates For NRE Rupee Term Deposits (CALLABLE)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | For Deposits of Less than Rs.3 Cr. Rate w.e.f 04.08.2025 | For deposits of Rs.3 Cr & above but less than Rs.10 Cr Rate w.e.f 04.08.2025 |
| 1 Year | 6.25 | 6.25 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.30 | 6.25 |
| 450 Days (Star Vaibhav) | 6.45 | 6.25 |
| 2 Years to less than 3 Years (except 777 Days) | 6.30 | 6.00 |
| 777 Days ( Star Utsav ) | 6.60 | 6.00 |
| 3 Years to less than 5 Years | 6.25 | 5.50 |
| 5 Years to less than 8 Years | 6.00 | 5.50 |
| 8 years & above to up to 10 Years | 6.00 | 5.50 |

Rate Of Interest On Non-Callable Deposits As Follows:-

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | For Deposit above Rs.1 CR less than Rs.3 CR Revised W.E.F. 04/08/2025 | For Deposit Rs.3 CR and above but less than Rs.10 CR Revised W.E.F. 04/08/2025 |
| 1 Year | 6.40 | 6.40 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.45 | 6.40 |
| 450 Days (Star Vaibhav ) | 6.60 | 6.40 |
| 2 Years to less than 3 Years (except 777 Days) | 6.45 | 6.15 |
| 777 Days ( Star Utsav ) | 6.75 | 6.15 |
| 3 Year | 6.40 | 5.65 |

FOR DEPOSITS LESS THAN RS.3 CR

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | Rate of Interest % (p.a.) | Annualized Rate of Return at minimum of the maturity bucket % |
| 1 Year | 6.25 | 6.40 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.30 | 6.45 |
| 450 Days | 6.45 | 6.66 |
| 2 Years to less than 3 Years (except 777 Days) | 6.30 | 6.66 |
| 777 Days | 6.60 | 7.00 |
| 3 Years to less than 5 Years | 6.25 | 6.82 |
| 5 Years to less than 8 Years | 6.00 | 6.94 |
| 8 years & above to 10 Years | 6.00 | 7.63 |

FOR DEPOSITS OF RS.3 CR & ABOVE BUT LESS THAN RS.10 CR

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity | Rate of Interest % (p.a.) | Annualized Rate of Return at minimum of the maturity bucket % |
| 1 Year | 6.25 | 6.40 |
| Above 1 Year to less than 2 Years (except 450 Days) | 6.25 | 6.40 |
| 450 Days | 6.25 | 6.40 |
| 2 Years to less than 3 Years (except 777 Days) | 6.00 | 6.32 |
| 777 Days | 6.00 | 6.32 |
| 3 Years to less than 5 Years | 5.50 | 5.94 |
| 5 Years to less than 8 Years | 5.50 | 6.28 |
| 8 years & above to 10 Years | 5.50 | 6.85 |

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|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| MATURITY | USD | GBP | EUR | JPY | CAD | AUD |
| 1 YR TO LESS THAN 2 YRS | 5.10 | 4.60 | 2.75 | 0.20 | 3.00 | 4.25 |
| 2 YRS TO LESS THAN 3 YRS | 4.00 | 2.50 | 1.50 | 0.20 | 2.50 | 4.00 |
| 3 YRS TO LESS THAN 4 YRS | 3.35 | 2.50 | 1.00 | 0.20 | 2.27 | 4.00 |
| 4 YRS TO LESS THAN 5 YRS | 3.25 | 2.50 | 0.75 | 0.20 | 2.27 | 4.00 |
| 5 YRS (Maximum) | 3.15 | 2.50 | 0.50 | 0.20 | 2.27 | 4.00 |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| MATURITY | USD | GBP |
| 1 YR TO LESS THAN 2 YRS | 5.10 | 4.60 |
| 2 YRS TO LESS THAN 3 YRS | 4.00 | 2.50 |
| 3 YRS (Maximum) | 3.35 | 2.50 |

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|  |  |
| --- | --- |
| 0 | 1 |
| USD | GBP |
| 0.10 | 0.18 |

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MCLR w.e.f. 01.09.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.09.2025 |
| 1 | Overnight MCLR | 7.95% |
| 2 | 1 Month MCLR | 8.30% |
| 3 | 3 Month MCLR | 8.45% |
| 4 | 6 Month MCLR | 8.70% |
| 5 | 1 Year MCLR | 8.85% |
| 6 | 3 Year MCLR | 9.00% |

MCLR w.e.f. 01.09.2025

MCLR w.e.f. 01.08.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.08.2025 |
| 1 | Overnight MCLR | 7.95% |
| 2 | 1 Month MCLR | 8.40% |
| 3 | 3 Month MCLR | 8.55% |
| 4 | 6 Month MCLR | 8.80% |
| 5 | 1 Year MCLR | 8.90% |
| 6 | 3 Year MCLR | 9.15% |

MCLR w.e.f. 01.08.2025

MCLR w.e.f. 01.07.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.07.2025 |
| 1 | Overnight MCLR | 8.10% |
| 2 | 1 Month MCLR | 8.40% |
| 3 | 3 Month MCLR | 8.55% |
| 4 | 6 Month MCLR | 8.80% |
| 5 | 1 Year MCLR | 9.00% |
| 6 | 3 Year MCLR | 9.15% |

MCLR w.e.f. 01.07.2025

MCLR w.e.f. 01.06.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.06.2025 |
| 1 | Overnight MCLR | 8.15% |
| 2 | 1 Month MCLR | 8.45% |
| 3 | 3 Month MCLR | 8.60% |
| 4 | 6 Month MCLR | 8.85% |
| 5 | 1 Year MCLR | 9.05% |
| 6 | 3 Year MCLR | 9.20% |

MCLR w.e.f. 01.07.2025

MCLR w.e.f. 01.06.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.05.2025 |
| 1 | Overnight MCLR | 8.15% |
| 2 | 1 Month MCLR | 8.45% |
| 3 | 3 Month MCLR | 8.60% |
| 4 | 6 Month MCLR | 8.85% |
| 5 | 1 Year MCLR | 9.05% |
| 6 | 3 Year MCLR | 9.20% |

MCLR w.e.f. 01.07.2025

MCLR w.e.f. 01.06.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.04.2025 |
| 1 | Overnight MCLR | 8.25% |
| 2 | 1 Month MCLR | 8.45% |
| 3 | 3 Month MCLR | 8.60% |
| 4 | 6 Month MCLR | 8.85% |
| 5 | 1 Year MCLR | 9.05% |
| 6 | 3 Year MCLR | 9.20% |

MCLR w.e.f. 01.07.2025

MCLR w.e.f. 01.06.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.03.2025 |
| 1 | Overnight MCLR | 8.25% |
| 2 | 1 Month MCLR | 8.45% |
| 3 | 3 Month MCLR | 8.60% |
| 4 | 6 Month MCLR | 8.85% |
| 5 | 1 Year MCLR | 9.05% |
| 6 | 3 Year MCLR | 9.20% |

MCLR w.e.f. 01.07.2025

MCLR w.e.f. 01.06.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.02.2025 |
| 1 | Overnight MCLR | 8.25% |
| 2 | 1 Month MCLR | 8.45% |
| 3 | 3 Month MCLR | 8.60% |
| 4 | 6 Month MCLR | 8.85% |
| 5 | 1 Year MCLR | 9.05% |
| 6 | 3 Year MCLR | 9.20% |

MCLR w.e.f. 01.07.2025

MCLR w.e.f. 01.06.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl.No | Tenor wise MCLR | Rate effective from 01.01.2025 |
| 1 | Overnight MCLR | 8.25% |
| 2 | 1 Month MCLR | 8.45% |
| 3 | 3 Month MCLR | 8.60% |
| 4 | 6 Month MCLR | 8.85% |
| 5 | 1 Year MCLR | 9.05% |
| 6 | 3 Year MCLR | 9.20% |

# >> PSB\_3 : Bank of Maharashtra

Website: https://bankofmaharashtra.in/domestic-term-deposits

Summary:

Apply Now

Interest Rate on Domestic Term Deposits/Bulk Term Deposit/ NRO Term Deposits \* (% per annum w.e.f. 27.06.2025)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Amount | Less than Rs. 3 Cr | Rs. 3 Cr. To Rs. 10 Cr. | Above Rs. 10 Cr to Rs. 100 Cr | Above Rs. 100 Cr to Rs. 400 Cr | Above Rs. 400 Cr |
| Special Schemes | Special Schemes | Special Schemes | Special Schemes | Special Schemes | Special Schemes |
| 366 days | 6.70 | -- | nan | nan | nan |
| 555 days | 6.60 | -- | nan | nan | nan |
| 1777 days(Green Deposit) | 6.10 | 5.50 | nan | nan | nan |
| Regular Schemes | Regular Schemes | Regular Schemes | Regular Schemes | Regular Schemes | Regular Schemes |
| 7 - 30 days | 2.75 | 2.75 | 2.65 | 2.65 | 2.65 |
| 31-45 days | 3.00 | 3.00 | 3.50 | 3.50 | 3.50 |
| 46-90 days | 4.20 | 4.50 | 4.75 | 4.75 | 4.75 |
| 91-119 days | 4.50 | 5.00 | 5.00 | 5.00 | 5.00 |
| 120-180 days | 4.75 | 5.00 | 5.25 | 5.25 | 5.25 |
| 181 - 270 days | 5.00 | 5.25 | 5.50 | 5.50 | 5.50 |
| 271 - 364 days | 5.25 | 5.50 | 5.75 | 5.75 | 5.75 |
| 365 days/ One Year | 6.20 | 6.20 | 6.25 | 6.25 | 6.25 |
| Above 1 year to 2 years | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 |
| Above 2 years to 3 years | 6.20 | 5.50 | 5.50 | 5.50 | 5.50 |
| Above 3 years to 5 years | 6.10 | 5.50 | 5.25 | 5.25 | 5.25 |
| Above 5 years | 6.10 | 5.25 | -- | -- | -- |

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Interest Rates on fresh FCNR(B) & RFC Deposits w.e.f 18.11.2024 shall be as under

FIXED-FCNR (B) Interest rates

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Period | Rates for USD | Rates for GBP^ | Rates for EURO^ | Rates for AUD^ | Rates for CAD^ |
| 12-15-18-21 months | 5.20 | 3.65 | 1.50 | 1.25 | 1.04 |
| 24-27-30-33 months | 3.10 | 2.20 | 0.01 | 1.45 | 2.10 |
| 36-39-42-45 months | 3.10 | 2.30 | 0.01 | 1.80 | 2.32 |
| 48-51-54-57 months | 3.00 | 2.30 | 0.10 | 1.85 | 2.38 |
| 60 months | 3.00 | 2.30 | 0.15 | 2.00 | 2.39 |

In case of SGD acceptance of fresh deposits /Renewal of existing FCNR (B) is discontinued till further instructions.

RFC-USD Interest Rates

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| 12-15-18-21 months | 24-27-30-33 months | 36 months |
| 5.20 | 3.10 | 3.10 |

RFC-USD Interest Rates

12-15-18-21 months 24-27-30-33 months 36 months 5.20 3.10 3.10

|  |  |
| --- | --- |
| 0 | 1 |
| Division | Branch/City |
| International Division Mumbai | 022 - 22780 306 / 316 / 317 |
| Fex Centre Connaught Place Br., Delhi | 23730449 / 23321444 / 23322078 |
| Fex Centre N. S. Road, Kolkata | 22486971 / 22484837 |
| Fex Centre City Market Br., Bangalore | 26604567 / 6700318 |
| Fex Centre Broadway, Chennai | 25396755 |

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Home Interest rates NRE Deposits

NRE Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| Duration | For Amount less than Rs.3.00 Crore (% per annum w.e.f. 27.06.2025) |
| 365 Days/ 1 year | 6.20 |
| Above 1 year to 2 years | 6.20 |
| Above 2 years to 3 years | 6.20 |
| Above 3 Years to 5 Years | 6.10 |
| Above 5 years | 6.10 |
| Special Schemes | nan |
| 366 days | 6.70 |
| 555 days | 6.60 |

# >> PSB\_4 : Canara Bank

Website: https://canarabank.com/pages/deposit-interest-rates

Summary:

Go Back

DOMESTIC/NRO/NRE SAVINGS BANK DEPOSITS - W.E.F. 01.07.2025

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| S.No. | Slabs | ROI(%) |
| 1 | For outstanding Balance of less than Rs. 50 Lakh | 2.55% |
| 2 | For outstanding Balance of Rs. 50 Lakh to less than Rs 5 Cr | 2.55% |
| 3 | For outstanding Balance of Rs. 5 Cr to less than Rs 10 Cr | 2.55% |
| 4 | For outstanding Balance of Rs. 10 Cr to less than Rs 100 Cr | 2.55% |
| 5 | For outstanding Balance of Rs. 100 Cr to less than Rs 200 Cr | 2.65% |
| 6 | For outstanding Balance of Rs. 200 Cr to less than Rs 300 Cr | 2.65% |
| 7 | For outstanding Balance of Rs. 300 Cr to less than Rs 500 Cr | 3.10% |
| 8 | For outstanding Balance of Rs. 500 Cr to less than Rs 1000 Cr | 3.40% |
| 9 | For outstanding Balance of Rs. 1000 Cr & less than Rs. 2000 Cr | 3.55% |
| 10 | For outstanding Balance of Rs. 2000 Cr & above | 4.00% |

DOMESTIC/NRO/NRE SAVINGS BANK DEPOSITS - W.E.F. 01.07.2025

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| nan | nan | nan | nan | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 |
| nan | A. Domestic | A. Domestic | A. Domestic | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 |
| nan | Less than Rs.3 Crore | Less than Rs.3 Crore | Less than Rs.3 Crore | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 | 2. TERM DEPOSITS Rate of Interest (%) p.a. For Deposits less than Rs.3 Crore w.e.f. 07.08.2025 |
| nan | Callable | Callable | Callable | Callable | Non Callable ( Above Rs.1 Crore ) $ | Non Callable ( Above Rs.1 Crore ) $ | Non Callable ( Above Rs.1 Crore ) $ | Non Callable ( Above Rs.1 Crore ) $ |
| Term Deposits (All Maturities) | General Public | General Public | Senior Citizen | Senior Citizen | General Public | General Public | Senior Citizen | Senior Citizen |
| Term Deposits (All Maturities) | Rate of Interest (% p.a.) | Annualised Interest yield (% p.a.) | Rate of Interest (% p.a.) # | Annualised Interest yield (% p.a.) | Rate of Interest (% p.a.) | Annualised Interest yield (% p.a.) | Rate of Interest (% p.a.) # | Annualised Interest yield (% p.a.) |
| 7 Days to 45 Days | 3.25 | 3.29 | 3.25 | 3.29 | nan | nan | nan | nan |
| 46 Days to 90 Days | 4.25 | 4.32 | 4.25 | 4.32 | 4.35 | 4.42 | 4.35 | 4.42 |
| 91 Days to 179 Days | 4.50 | 4.58 | 4.50 | 4.58 | 4.60 | 4.68 | 4.60 | 4.68 |
| 180 Days to 269 Days | 5.50 | 5.61 | 6.0 | 6.14 | 5.60 | 5.72 | 6.10 | 6.24 |
| 270 Days to less than 1 Year | 5.75 | 5.88 | 6.25 | 6.40 | 5.85 | 5.98 | 6.35 | 6.50 |
| 1 Year & above to 1 year 3 months Only | 6.25 | 6.40 | 6.75 | 6.92 | 6.35 | 6.50 | 6.85 | 7.03 |
| 444 Days | 6.50 | 6.66 | 7.00 | 7.19 | 6.60 | 6.76 | 7.10 | 7.29 |
| Above 1 Year 3 months to less than 2 Years | 6.25 | 6.40 | 6.75 | 6.92 | 6.35 | 6.50 | 6.85 | 7.03 |
| 2 Years & above to less than 3 Years | 6.25 | 6.40 | 6.75 | 6.92 | 6.35 | 6.50 | 6.85 | 7.03 |
| 3 Years & above to less than 5 Years | 6.25 | 6.40 | 6.75 | 6.92 | nan | nan | nan | nan |
| 5 Years & above to 10 Years | 6.25 | 6.40 | 6.75 | 6.92 | nan | nan | nan | nan |
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Special Retail Term Deposit Scheme of 444 days is introduced w.e.f 05.04.2023 for Domestic/NRO/NRE Retail Term deposits of below Rs.3 Crore for both Callable and Non-callable deposits. Bank is not accepting term deposits under Non-Callable segment for maturities of below 46 Days for Domestic/NRO, maturities of below 1 year for NRE and 3 years and above for deposit Above Rs.1 Crore to less than Rs.3 Crore. | $-Non-callable term deposits are deposits where PREMATURE WITHDRAWAL IS NOT PERMITTED. Rates are applicable only for single deposit of Rs.5 Lakh & above. Below Rs.5 Lakh, Minimum tenor of deposit is 15 Days. # Additional interest of 0.50% for Senior Citizens (General Public) is available for Deposits (Other than NRO/NRE and CGA Deposits) less than Rs. 3 Cr and with tenor of 180 Days and above. Approximate Annualized Yield in % terms at the beginning of the slab. Effective Annualized rate of return on Bank’s Re-investment Deposit Plan (Kamadhenu Deposit) is based on quarterly compounding of interest. Bank Offers 6.25 % p.a. for Canara Tax Saver Deposit scheme (General Public). Maximum deposit acceptable is Rs 1.50 Lakh. Additional rate of interest 0.60% for Super Senior Citizen(80 years and above) is introduced under Canara-444 product only i.e. 7.10% for callable deposits and 7.20% for non callable deposits. The above Rate of interest is applicable to Recurring deposits also. AUTO RENEWAL FACILITY: The deposit will be renewed automatically from the date of maturity for a similar period at the interest rate prevailing on the date of maturity for the original period of deposit. (except for Canara Tax Saver Deposits, Capital Gains Accounts, Court Deposits, Non-KYC Complied Term Deposits, Canara Samriddhi deposits (discontinued w.e.f. 01.10.2015),CanaraKhazana, CanaraShikhar Deposits (discontinued w.e.f. 26.03.2020),Canara Unique Deposits(discontinued w.e.f. 31.03.2022), CanaraAmrit (discontinued w.e.f. 26.01.2022), Non-callable deposits etc.) PENALTY: A penalty of 1.00% shall be levied for premature closure/part withdrawal/ premature extension of Domestic/NRO term deposits of less than Rs.3 Crore that are accepted /renewed on or after 12.03.2019. “For premature closure/part withdrawal/premature extension of Domestic/NRO term deposits, the Bank imposes a penalty of 1.00%. Such prematurely closed/part withdrawn/prematurely extended deposits will earn interest at 1.00% below the rate as applicable for the relevant amount slab as ruling on the date of deposit and as applicable for the period run OR 1.00% below the rate at which the deposit has been accepted, whichever is lower.” However, no interest will be payable on term deposits prematurely closed/prematurely extended before completion of 7th day. Penalty is waived for premature extension of Domestic / NRO term deposits of less than Rs.3 Crore during the tenure, where extension is for a period longer than the period originally agreed to. OVERDUE DEPOSITS: If a Domestic Term Deposit matures and proceeds are unpaid, the amount left unclaimed with the Bank shall attract rate of interest as applicable to saving account or the contracted rate of interest on the matured Term Deposit, whichever is lower. Special Retail Term Deposit Scheme of 444 days is introduced w.e.f 05.04.2023 for Domestic/NRO/NRE Retail Term deposits of below Rs.3 Crore for both Callable and Non-callable deposits. Bank is not accepting term deposits under Non-Callable segment for maturities of below 46 Days for Domestic/NRO, maturities of below 1 year for NRE and 3 years and above for deposit Above Rs.1 Crore to less than Rs.3 Crore. | $-Non-callable term deposits are deposits where PREMATURE WITHDRAWAL IS NOT PERMITTED. Rates are applicable only for single deposit of Rs.5 Lakh & above. Below Rs.5 Lakh, Minimum tenor of deposit is 15 Days. # Additional interest of 0.50% for Senior Citizens (General Public) is available for Deposits (Other than NRO/NRE and CGA Deposits) less than Rs. 3 Cr and with tenor of 180 Days and above. Approximate Annualized Yield in % terms at the beginning of the slab. Effective Annualized rate of return on Bank’s Re-investment Deposit Plan (Kamadhenu Deposit) is based on quarterly compounding of interest. Bank Offers 6.25 % p.a. for Canara Tax Saver Deposit scheme (General Public). Maximum deposit acceptable is Rs 1.50 Lakh. Additional rate of interest 0.60% for Super Senior Citizen(80 years and above) is introduced under Canara-444 product only i.e. 7.10% for callable deposits and 7.20% for non callable deposits. The above Rate of interest is applicable to Recurring deposits also. AUTO RENEWAL FACILITY: The deposit will be renewed automatically from the date of maturity for a similar period at the interest rate prevailing on the date of maturity for the original period of deposit. (except for Canara Tax Saver Deposits, Capital Gains Accounts, Court Deposits, Non-KYC Complied Term Deposits, Canara Samriddhi deposits (discontinued w.e.f. 01.10.2015),CanaraKhazana, CanaraShikhar Deposits (discontinued w.e.f. 26.03.2020),Canara Unique Deposits(discontinued w.e.f. 31.03.2022), CanaraAmrit (discontinued w.e.f. 26.01.2022), Non-callable deposits etc.) PENALTY: A penalty of 1.00% shall be levied for premature closure/part withdrawal/ premature extension of Domestic/NRO term deposits of less than Rs.3 Crore that are accepted /renewed on or after 12.03.2019. “For premature closure/part withdrawal/premature extension of Domestic/NRO term deposits, the Bank imposes a penalty of 1.00%. Such prematurely closed/part withdrawn/prematurely extended deposits will earn interest at 1.00% below the rate as applicable for the relevant amount slab as ruling on the date of deposit and as applicable for the period run OR 1.00% below the rate at which the deposit has been accepted, whichever is lower.” However, no interest will be payable on term deposits prematurely closed/prematurely extended before completion of 7th day. Penalty is waived for premature extension of Domestic / NRO term deposits of less than Rs.3 Crore during the tenure, where extension is for a period longer than the period originally agreed to. OVERDUE DEPOSITS: If a Domestic Term Deposit matures and proceeds are unpaid, the amount left unclaimed with the Bank shall attract rate of interest as applicable to saving account or the contracted rate of interest on the matured Term Deposit, whichever is lower. Special Retail Term Deposit Scheme of 444 days is introduced w.e.f 05.04.2023 for Domestic/NRO/NRE Retail Term deposits of below Rs.3 Crore for both Callable and Non-callable deposits. Bank is not accepting term deposits under Non-Callable segment for maturities of below 46 Days for Domestic/NRO, maturities of below 1 year for NRE and 3 years and above for deposit Above Rs.1 Crore to less than Rs.3 Crore. |

DOMESTIC/NRO/NRE SAVINGS BANK DEPOSITS - W.E.F. 01.07.2025

The revised Rates of Interest for Bulk Deposits (Callable) w.e.f 04.09.2025 are as under:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| SLABS | PERIOD OF DEPOSIT | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) |
| SLABS | PERIOD OF DEPOSIT | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 | Callable Deposits w.e.f 04.09.2025 |
| SLABS | PERIOD OF DEPOSIT | 3 Crore - | 10 Crore & Above - upto 25 Crore | Above 25 Crore - | Above 50 Crore - upto 100 Crore | Above 100 Crore - upto 150 Crore | Above 150 Crore - upto 250 Crore | Above 250 Crore - upto 500 Crore | Above 500 Crore - upto 1000 Crore | Above 1000 Crore |
| SLABS | PERIOD OF DEPOSIT | less than 10 Crore # | 10 Crore & Above - upto 25 Crore | upto 50 Crore | Above 50 Crore - upto 100 Crore | Above 100 Crore - upto 150 Crore | Above 150 Crore - upto 250 Crore | Above 250 Crore - upto 500 Crore | Above 500 Crore - upto 1000 Crore | Above 1000 Crore |
| 1 | 7 Days to 30 Days | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 | 5.05 |
| 2 | 31 Days to 45 Days | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 |
| 3 | 46 Days to 90 Days | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 | 5.55 |
| 4 | 91 Days to 120 Days | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 |
| 5 | 121 Days to 179 Days | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 |
| 6 | 180 Days to 269 Days | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 | 6.30 |
| 7 | 270 Days to less than 1 Year | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 |
| 8 | 1 Year Only | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 |
| 9 | Above 1 Year to 1 Year 3 Months | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 |
| 10 | Above 1 Year 3 Months to less than 2 Years | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 |
| 11 | 2 Years &above to less than 3 Years | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 | 5.80 |
| 12 | 3 Years &above to less than 5 Years | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 |
| 13 | 5 Years &above to 10 Years | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 |

The revised Rates of Interest for Bulk Deposits (Callable) w.e.f 04.09.2025 are as under:

The revised Rates of Interest for Bulk Deposits (Non-Callable) w.e.f 04.09.2025 are as under:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| SLABS | PERIOD OF DEPOSIT | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) |
| SLABS | PERIOD OF DEPOSIT | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 | Non -Callable Deposits w.e.f 04.09.2025 |
| SLABS | PERIOD OF DEPOSIT | 3 Crore - | 10 Crore & Above - upto 25 Crore | Above 25 Crore - | Above 50 Crore - upto 100 Crore | Above 100 Crore - upto 150 Crore | Above 150 Crore - upto 250 Crore | Above 250 Crore - upto 500 Crore | Above 500 Crore - upto 1000 Crore | Above 1000 Crore |
| SLABS | PERIOD OF DEPOSIT | less than 10 Crore # | 10 Crore & Above - upto 25 Crore | upto 50 Crore | Above 50 Crore - upto 100 Crore | Above 100 Crore - upto 150 Crore | Above 150 Crore - upto 250 Crore | Above 250 Crore - upto 500 Crore | Above 500 Crore - upto 1000 Crore | Above 1000 Crore |
| 1 | 7 Days to 30 Days | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| 2 | 31 Days to 45 Days | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| 3 | 46 Days to 90 Days | 5.58 | 5.58 | 5.58 | 5.58 | 5.58 | 5.58 | 5.58 | 5.58 | 5.58 |
| 4 | 91 Days to 120 Days | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 |
| 5 | 121 Days to 179 Days | 5.93 | 5.93 | 5.93 | 5.93 | 5.93 | 5.93 | 5.93 | 5.93 | 5.93 |
| 6 | 180 Days to 269 Days | 6.33 | 6.33 | 6.33 | 6.33 | 6.33 | 6.33 | 6.33 | 6.33 | 6.33 |
| 7 | 270 Days to less than 1 Year | 6.43 | 6.43 | 6.43 | 6.43 | 6.43 | 6.43 | 6.43 | 6.43 | 6.43 |
| 8 | 1 Year Only | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 |
| 9 | Above 1 Year to 1 Year 3 Months | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 |
| 10 | Above 1 Year 3 Months to less than 2 Years | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 | 6.58 |
| 11 | 2 Years &above to less than 3 Years | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 | 5.83 |
| 12 | 3 Years &above to less than 5 Years | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 |
| 13 | 5 Years &above to 10 Years | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 | 5.33 |

The revised Rates of Interest for Bulk Deposits (Non-Callable) w.e.f 04.09.2025 are as under:

Bulk Green Deposits

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| SLABS | nan | RATE OF INTEREST ( % P.A.) | RATE OF INTEREST ( % P.A.) |
| SLABS | nan | Callable Deposits (w.e.f 04.09.2025) | Non-Callable Deposits(w.e.f 04.09.2025) |
| SLABS | nan | Rs. 3 Crore and above | Rs. 3 Crore and above |
| SLABS | PERIOD OF DEPOSIT | General Public | General Public |
| 1 | 1111 Days | 4.95 | 5.00 |
| 2 | 2222 Days | 4.95 | 5.00 |
| 3 | 3333 Days | 4.95 | 5.00 |

However, a penalty of 1.00% shall be levied for premature closure/part withdrawal/ premature extension of Domestic/NRO term deposits of Rs.1 Crore & above that are accepted /renewed from 04.02.2011 to 12.10.2012.

Further, no interest will be payable on term deposits prematurely closed/prematurely extended before completion of 7th day.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 | REVISED ROI FOR NON-RESIDENT ACCOUNTS W.E.F 04.09.2025 |
| nan | a. NRO – all maturities | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits | Same as applicable to Domestic Term Deposits |
| nan | b. NRE –Term deposits | Rate of interest (%) per annum | Rate of interest (%) per annum | Rate of interest (%) per annum | Rate of interest (%) per annum | Rate of interest (%) per annum | Rate of interest (%) per annum | Rate of interest (%) per annum | Rate of interest (%) per annum |
| nan | nan | CALLABLE | CALLABLE | CALLABLE | CALLABLE | NON-CALLABLE | NON-CALLABLE | NON-CALLABLE | NON-CALLABLE |
| nan | Period of Deposit | Less than Rs.3 Crore | Less than Rs.3 Crore | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) | Above Rs.1.00 Crore to Less than RS.3.00 Crore | Above Rs.1.00 Crore to Less than RS.3.00 Crore | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) |
| nan | Period of Deposit | (w.e.f. 07.08.2025) | (w.e.f. 07.08.2025) | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) | (w.e.f. 07.08.2025) | (w.e.f. 07.08.2025) | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) | Rs. 3 Crore & above to less than Rs. 10 Crore (w.e.f. 04.09.2025) |
| nan | Period of Deposit | Rate of Interest | Annualised | Rate of Interest | Annualised | Rate of Interest | Annualised | Rate of Interest | Annualised |
| nan | Period of Deposit | (% per annum) | Interest Yield (% per annum) | (% per annum) | Interest Yield (% per annum) | (% per annum) | Interest Yield (% per annum) | (% per annum) | Interest Yield (% per annum) |
| 1. | 1 Year Only | nan | nan | 6.55 | 6.71 | nan | nan | 6.58 | 6.74 |
| 2. | 1 Year & above to 1 year 3 months Only | 6.25 | 6.40 | nan | nan | 6.35 | 6.50 | nan | nan |
| 3. | 444 Days | 6.50 | 6.66 | nan | nan | 6.60 | 6.76 | nan | nan |
| 4. | Above 1 Year 3 months to less than 2 Years. | 6.25 | 6.40 | nan | nan | 6.35 | 6.50 | nan | nan |
| 5. | Above 1 year to less than 2 years | nan | nan | 6.55 | 6.71 | nan | nan | 6.58 | 6.74 |
| 6. | 2 years & above to less than 3 years. | 6.25 | 6.40 | 5.80 | 5.93 | 6.35 | 6.50 | 5.83 | 5.96 |
| 7. | 3 years & above to less than 5 years. | 6.25 | 6.40 | 5.30 | 5.41 | nan | nan | 5.33 | 5.44 |
| 8. | 5 years & above to 10 years. | 6.25 | 6.40 | 5.30 | 5.41 | nan | nan | 5.33 | 5.44 |

PENALTY: A penalty of 1.00% will be levied for premature closure of NRE term deposits of less than Rs.3 Crore that are placed/renewed on or after 12.03.2019.

Interest rates on FCNR (B) Deposits w.e.f. 16.05.2025 (Interest rate % per annum)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| nan | CURRENCY OF DEPOSIT | CURRENCY OF DEPOSIT | CURRENCY OF DEPOSIT | CURRENCY OF DEPOSIT | CURRENCY OF DEPOSIT | CURRENCY OF DEPOSIT |
| PERIOD OF DEPOSIT | USD <100000 | USD>=100000 | GBP | EURO | CAD | AUD |
| 1 year to less than 2 years | 5.35 | 5.45 | 4.60 | 3.00 | 3.50 | 4.00 |
| 2 years to less than 3 years | 4.00 | 4.00 | 3.00 | 2.00 | 3.25 | 3.50 |
| 3 years to less than 4 years | 3.70 | 3.70 | 2.50 | 1.50 | 3.00 | 3.00 |
| 4 years to less than 5 years | 3.50 | 3.50 | 2.50 | 1.50 | 3.00 | 3.00 |
| 5 years | 3.50 | 3.50 | 2.50 | 1.50 | 3.00 | 3.00 |

APPENDIX

FCNR (B) Rate of Interest with Annualised Interest Yield Details (in % p.a.)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| CURRENCY OF DEPOSIT | USD < 100000 | USD < 100000 | USD >= 100000 | USD >= 100000 | GBP | GBP | EUR | EUR | CAD | CAD | AUD | AUD | nan |
| PERIOD OF DEPOSIT | USD < 100000 | USD < 100000 | USD >= 100000 | USD >= 100000 | GBP | GBP | EUR | EUR | CAD | CAD | AUD | AUD | nan |
| PERIOD OF DEPOSIT | RATE | YIELD | RATE | YIELD | RATE | YIELD | RATE | YIELD | RATE | YIELD | RATE | YIELD | nan |
| 12 months | 5.35 | 5.50 | 5.45 | 5.60 | 4.60 | 4.72 | 3.00 | 3.03 | 3.50 | 3.58 | 4.00 | 4.10 | nan |
| 24 months | 4.00 | 4.18 | 4.00 | 4.18 | 3.00 | 3.11 | 2.00 | 2.06 | 3.25 | 3.32 | 3.50 | 3.64 | nan |
| 36 months | 3.70 | 3.93 | 3.70 | 3.93 | 2.50 | 2.62 | 1.50 | 1.55 | 3.00 | 3.16 | 3.00 | 3.16 | nan |
| 48 months | 3.50 | 3.78 | 3.50 | 3.78 | 2.50 | 2.65 | 1.50 | 1.56 | 3.00 | 3.21 | 3.00 | 3.21 | nan |
| 60 months | 3.50 | 3.85 | 3.50 | 3.85 | 2.50 | 2.69 | 1.50 | 1.57 | 3.00 | 3.26 | 3.00 | 3.26 | nan |

• Annualized yield calculated on the maximum period under the respective period bucket.

Interest rates on RFC Deposits w.e.f. 16.05.2025 (Interest rate % per annum)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| PERIOD OF DEPOSIT | CURRENCY OF DEPOSITS | CURRENCY OF DEPOSITS | CURRENCY OF DEPOSITS | CURRENCY OF DEPOSITS | CURRENCY OF DEPOSITS | CURRENCY OF DEPOSITS |
| nan | USD<100000 | USD>=100000 | GBP | EUR | CAD | AUD |
| SAVINGS BANK | 0.10 | 0.10 | 0.10 | NIL | NIL | NIL |
| 1 month & above but less than 3 months | 0.10 | 0.10 | nan | nan | 0.10 | 0.10 |
| 3 months & above but less than 6 months | 0.10 | 0.10 | nan | nan | 0.10 | 0.10 |
| 6 months & above but less than 1 year | 0.10 | 0.10 | nan | nan | 0.10 | 0.10 |
| 1 year & above but less than 2 years | 5.35 | 5.45 | 4.60 | 3.00 | 3.50 | 4.00 |
| 2 years & above but less than 3 years | 4.00 | 4.00 | 3.00 | 2.00 | 3.25 | 3.50 |
| 3 years only | 3.70 | 3.70 | 2.50 | 1.50 | 3.00 | 3.00 |

# >> PSB\_5 : Central Bank of India

Website: https://www.centralbankofindia.co.in/en/interest-rates-on-deposit

Summary:

Home Savings Safe Accounts (HSS)/ Saving Accounts

The revised Saving Bank Deposit Rates applicable from 19.08.2025 are as under: -

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Savings Deposits(Balance at end of the day) | Existing rate w.e.f 10.08.2025 | Revised rates w.e.f 19.08.2025 |
| Up to <= Rs.10 Cr | 2.50% | 2.50% |
| above Rs.10 Cr to Rs. <=100 Cr | 2.75% | 2.75% |
| above Rs.100 Cr to Rs. <=250 Cr | 2.85% | 2.85% |
| above Rs.250 Cr to Rs. <=500 Cr | 3.00% | 3.00% |
| above Rs.500 Cr to Rs. <=1000 Cr | 3.50% | 3.50% |
| above Rs.1000 Cr | 4.25% | 4.50% |

DOMESTIC TERM DEPOSIT INTEREST RATES % PER ANNUM

DOMESTIC TERM DEPOSIT INTEREST RATES % PER ANNUM W.E.F 10.08.2025

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Maturity Period | Rates for Deposits less than Rs. 3 Crore | Rates for Deposits less than Rs. 3 Crore | Rates for Deposits less than Rs. 3 Crore | Rates for Deposits less than Rs. 3 Crore |
| Maturity Period | General Public | General Public | Senior Citizen | Senior Citizen |
| Maturity Period | Rates w.e.f. 10.08.2025 | Annualised yield | Rates w.e.f. 10.08.2025 | Annualised yield |
| 7 - 14 days | 3.50% | 3.50% | 4.00% | 4.00% |
| 15 – 30 days | 3.75% | 3.75% | 4.25% | 4.25% |
| 31 - 45 days | 3.75% | 3.75% | 4.25% | 4.25% |
| 46 – 59 days | 4.50% | 4.50% | 5.00% | 5.00% |
| 60 – 90 days | 4.50% | 4.50% | 5.00% | 5.00% |
| 91 – 179 days | 5.00% | 5.00% | 5.50% | 5.50% |
| 180 – 270 days | 5.50% | 5.61% | 6.00% | 6.14% |
| 271 – 364 days | 5.50% | 5.61% | 6.00% | 6.14% |
| 1 yr to less than 2 yrs | 6.50% | 6.66% | 7.00% | 7.19% |
| 2 yr to less than 3 years | 6.70% | 6.87% | 7.20% | 7.40% |
| 3 yr to less than 5 years | 6.50% | 6.66% | 7.00% | 7.19% |
| 5 years & above upto 10 years | 6.50% | 6.66% | 7.00% | 7.19% |

DOMESTIC TERM DEPOSIT INTEREST RATES % PER ANNUM

DOMESTIC TERM DEPOSIT INTEREST RATES % PER ANNUM W.E.F 10.08.2025

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Maturity Period | Rates for Deposits Rs. 3 Cr to Rs. 10 Cr | Rates for Deposits Rs. 3 Cr to Rs. 10 Cr | Rates for Deposits Rs. 3 Cr to Rs. 10 Cr | Rates for Deposits Rs. 3 Cr to Rs. 10 Cr |
| Maturity Period | General Public | General Public | Senior Citizen | Senior Citizen |
| Maturity Period | Rates w.e.f. 10.08.2025 | Annualised yield | Rates w.e.f. 10.08.2025 | Annualised yield |
| 7 - 14 days | 4.50% | 4.50% | 5.00% | 5.00% |
| 15 – 30 days | 4.50% | 4.50% | 5.00% | 5.00% |
| 31 - 45 days | 4.50% | 4.50% | 5.00% | 5.00% |
| 46 – 59 days | 5.00% | 5.00% | 5.50% | 5.50% |
| 60 – 90 days | 5.25% | 5.25% | 5.75% | 5.75% |
| 91 – 179 days | 5.25% | 5.25% | 5.75% | 5.75% |
| 180 – 270 days | 5.50% | 5.61% | 6.00% | 6.14% |
| 271 – 364 days | 5.50% | 5.61% | 6.00% | 6.14% |
| 1 yr to less than 2 yrs | 6.50% | 6.66% | 7.00% | 7.19% |
| 2 yr to less than 3 years | 6.70% | 6.87% | 7.20% | 7.40% |
| 3 yr to less than 5 years | 6.50% | 6.66% | 7.00% | 7.19% |
| 5 years & above upto 10 years | 6.50% | 6.66% | 7.00% | 7.19% |

DOMESTIC TERM DEPOSIT INTEREST RATES % PER ANNUM W.E.F 10.08.2025

SPECIAL TERM DEPOSIT INTEREST RATES % PER ANNUM

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Callable | Callable | Callable | Callable | Callable |
| Period (days) | General Public | General Public | Senior Citizen | Senior Citizen |
| Period (days) | Revised Rates w.e.f. 10.08.2025 | Annualised yield | Revised Rates w.e.f. 10.08.2025 | Annualised yield |
| 444 | 6.60% | 6.77% | 7.10% | 7.29% |

SPECIAL TERM DEPOSIT INTEREST RATES % PER ANNUM

Callable Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.08.2025 Annualised yield Revised Rates w.e.f. 10.08.2025 Annualised yield 444 6.60% 6.77% 7.10% 7.29%

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) |
| Period (days) | General Public | General Public | Senior Citizen | Senior Citizen |
| Period (days) | Revised Rates w.e.f. 10.08.2025 | Annualised yield | Revised Rates w.e.f. 10.08.2025 | Annualised yield |
| 444 | 6.70% | 6.87% | 7.20% | 7.40% |

Callable Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.08.2025 Annualised yield Revised Rates w.e.f. 10.08.2025 Annualised yield 444 6.60% 6.77% 7.10% 7.29%

Non-Callable (Deposits above Rs 1Cr) Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.08.2025 Annualised yield Revised Rates w.e.f. 10.08.2025 Annualised yield 444 6.70% 6.87% 7.20% 7.40%

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Callable | Callable | Callable | Callable | Callable |
| Period (days) | General Public | General Public | Senior Citizen | Senior Citizen |
| Period (days) | Revised Rates w.e.f. 10.08.2025 | Annualised yield | Revised Rates w.e.f. 10.08.2025 | Annualised yield |
| 555 | 6.60% | 6.77% | 7.10% | 7.29% |

Non-Callable (Deposits above Rs 1Cr) Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.08.2025 Annualised yield Revised Rates w.e.f. 10.08.2025 Annualised yield 444 6.70% 6.87% 7.20% 7.40%

Callable Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.08.2025 Annualised yield Revised Rates w.e.f. 10.08.2025 Annualised yield 555 6.60% 6.77% 7.10% 7.29%

|  |  |
| --- | --- |
| 0 | 1 |
| Period (days) | Scheme Discontinued w.e.f 10.08.2025 (Including Callable & Non – Callable) |
| 999 | nan |

Callable Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.08.2025 Annualised yield Revised Rates w.e.f. 10.08.2025 Annualised yield 555 6.60% 6.77% 7.10% 7.29%

Period (days) Scheme Discontinued w.e.f 10.08.2025 (Including Callable & Non – Callable) 999

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) | Non-Callable (Deposits above Rs 1Cr) |
| Period (days) | General Public | General Public | Senior Citizen | Senior Citizen |
| Period (days) | Revised Rates w.e.f. 10.08.2025 | Annualised yield | Revised Rates w.e.f. 10.08.2025 | Annualised yield |
| 555 | 6.70% | 6.87% | 7.20% | 7.40% |

Period (days) Scheme Discontinued w.e.f 10.08.2025 (Including Callable & Non – Callable) 999

Cent Garima Deposit Scheme

|  |  |
| --- | --- |
| 0 | 1 |
| Period (days) | Scheme Discontinued w.e.f 10.08.2025 |
| 777 | nan |

Period (days) Scheme Discontinued w.e.f 10.08.2025 777

CENT GREEN DEPOSIT

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Period (days) | General Public | General Public | Senior Citizen | Senior Citizen |
| Period (days) | Revised Rates w.e.f. 10.07.2025 | Annualised yield | Revised Rates w.e.f. 10.07.2025 | Annualised yield |
| 1111 | 6.75% | 6.92% | 7.25% | 7.45% |
| 2222 | 7.00% | 7.19% | 7.50% | 7.71% |
| 3333 | 7.00% | 7.19% | 7.50% | 7.71% |

Period (days) General Public Senior Citizen Period (days) Revised Rates w.e.f. 10.07.2025 Annualised yield Revised Rates w.e.f. 10.07.2025 Annualised yield 1111 6.75% 6.92% 7.25% 7.45% 2222 7.00% 7.19% 7.50% 7.71% 3333 7.00% 7.19% 7.50% 7.71%

CENT FLOATING DEPOSIT

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Period (days) | General Public | General Public | Senior Citizen | Senior Citizen |
| Period (days) | Existing Rates w.e.f. 10.06.2025 | Annualised yield | Existing Rates w.e.f. 10.06.2025 | Annualised yield |
| 1 yr to less than 2 yrs | 5.80% | 5.93% | 6.30% | 6.45% |
| 2 yr to less than 3 yrs | 5.85% | 5.98% | 6.35% | 6.50% |

# >> PSB\_6 : Indian Bank

Website: https://www.indianbank.in/departments/deposit-rates/

Summary:

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Deposit Rates

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period / Tenor of Deposit | Less than Rs.3 crore | Less than Rs.3 crore |
| Period / Tenor of Deposit | Existing | Revised w.e.f 01.08.2025 |
| Period / Tenor of Deposit | Rate(% per annum ) | Rate(% per annum ) |
| 7 days to 14 days | 2.80 | 2.80 |
| 15 days to 29 days | 2.80 | 2.80 |
| 30 days to 45 days | 3.00 | 3.00 |
| 46 days to 90 days | 3.25 | 3.25 |
| 91 days to 120 days | 3.50 | 3.50 |
| 121 days to 180 days | 3.85 | 3.85 |
| 181 days to less than 9 months | 4.50 | 4.50 |
| 9 months to less than 1 year | 4.75 | 4.75 |
| 1 year | 6.10 | 6.10 |
| Above 1 year to less than 2 years( Except 444 & 555 Days) | 6.60 | 6.50 |
| 444 days(Ind Secure Product) | 6.90 | 6.70 |
| 555 days( Ind Green Product) | 6.80 | 6.60 |
| 2 years to less than 3 years | 6.40 | 6.40 |
| 3 years to less than 5 years | 6.25 | 6.25 |
| 5 year | 6.00 | 6.00 |
| Above 5 years | 6.00 | 6.00 |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Deposit Rates

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Category | Rate of Interest (% p.a) w.e.f 01.08.2025 | Rate of Interest (% p.a) w.e.f 01.08.2025 |
| Public | 6.70% | 6.70% |
| Senior Citizen | 7.20% | 7.20% |
| Super Senior Citizen | 7.45% | 7.45% |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Deposit Rates

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Category | Rate of Interest (% p.a) w.e.f 01.08.2025 | nan |
| Public | 6.60% | 6.60% |
| Senior Citizen | 7.10% | 7.10% |
| Super Senior Citizen | 7.35 % | 7.35 % |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Deposit Rates

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period | Callable | Non- Callable |
| Period | % per annum | % per annum |
| 7 days to 14 days | 5.00 | 5.00 |
| 15 days to 29 days | 5.00 | 5.00 |
| 30 days to 45 days | 5.25 | 5.25 |
| 46 days to 90 days | 5.35 | 5.35 |
| 91 days to 120 days | 5.75 | 5.80 |
| 121 days to 180 days | 5.75 | 5.80 |
| 181 days to less than 9 months | 5.75 | 5.80 |
| 9 months to less than 1 year | 5.75 | 5.80 |
| 1 year | 6.25 | 6.30 |
| Above 1 year to less than 2 years | 6.00 | 6.05 |
| 2 years to less than 3 years | 5.50 | 5.50 |
| 3 years to less than 5 years | 5.50 | 5.50 |
| 5 year | 5.50 | 5.50 |
| Above 5 years | 5.50 | 5.50 |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Deposit Rates

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Rate of Interest | Rate of Interest | Rate of Interest |
| nan | Existing | Revised |
| Up to Rs.10 lakh | 2.75% | 2.50% |
| More than Rs.10 lakh to less than Rs.200 Cr | 2.80% | 2.60% |
| Rs. 200 Cr and above | 2.90% | 2.65% |

IMPORTANT:

All other terms and conditions remain unchanged.

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period Run | Deposits upto Rs. 5 lakhs | Deposits above Rs. 5 lakhs |
| < 7 days | No interest will be paid on foreclosure of deposit | No interest will be paid on foreclosure of deposit |
| 7 days and above | No penalty to be levied for pre closure of deposits provided the deposit has been retained for atleast 181 days i.e. eligible interest rate will be the applicable card rate for the actual period run prevailing on the date of deposit. For deposits closed before 181 days, eligible rate will be the applicable card rate for the actual period run prevailing on the date of deposit less 1.00% p.a. as foreclosure charges | Eligible rate will be the applicable card rate for the actual period run prevailing on the date of deposit less 1.00% p.a. as foreclosure charges |
| 7 days and above | No foreclosure charges to be levied for domestic term deposits placed by Corporate/Government Departments (State, Central and Quasi Government), Institutions and non profitable organizations (which exist for Educational / Religious or Charitable reasons and from which its share holders or trustees do not benefit financially) wherein the deposits are placed based on the quotation submitted by the Bank.No foreclosure charges to be levied for deposits in the name of staff/ex staff/ex staff cum senior citizen. | No foreclosure charges to be levied for domestic term deposits placed by Corporate/Government Departments (State, Central and Quasi Government), Institutions and non profitable organizations (which exist for Educational / Religious or Charitable reasons and from which its share holders or trustees do not benefit financially) wherein the deposits are placed based on the quotation submitted by the Bank.No foreclosure charges to be levied for deposits in the name of staff/ex staff/ex staff cum senior citizen. |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Deposit Rates

|  |  |
| --- | --- |
| 0 | 1 |
| Period | Deposits above Rs. 5 lakhs |
| 1 year and above | Eligible rate will be the applicable card rate for the actual period run prevailing on the date of deposit less 1.00% p.a. as foreclosure charges. |
| 1 year and above | No foreclosure charges to be levied for deposits in the name of staff/ex staff/ex staff cum senior citizen. |

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Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Interest Rates For Deposits Of Above Rs.5.00Crore

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Period | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 |
| Period | Amount Above Rs. 5 Crs– Upto Rs. 25 Crs | Amount AboveRs.25 Crs – Upto Rs. 100 crs | Amount AboveRs. 100 Crs – Upto Rs. 500 crs | Amount AboveRs. 500 Crs – Rs. 1000 Crs | Amount AboveRs. 1000 Crs |
| 7 days to 14days | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 15 days to 29 days | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 30 days to 45 days | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 46 days to 90 days | 5.35% | 5.35% | 5.35% | 5.35% | 5.35% |
| 91 days to 120 days | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% |
| 121 days to 180 days | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% |
| 181 days to less than 9 months | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% |
| 9 months to less than 1 year | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% |
| 1 year | 6.25% | 6.25% | 6.10% | 6.10% | 6.10% |
| Above 1 year to less than 2 years | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 2 years to less than 3 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 3 years to less than 5 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 5 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| Above 5 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Interest Rates For Deposits Of Above Rs.5.00Crore

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Period | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 | Applicable Rate of Interest as on 06.09.2025 |
| Period | Amount Above Rs. 5 Crs– Upto Rs. 25 Crs | Amount AboveRs.25 Crs – Upto Rs. 100 crs | Amount AboveRs. 100 Crs – Upto Rs. 500 crs | Amount AboveRs. 500 Crs – Rs. 1000 Crs | Amount AboveRs. 1000 Crs |
| 7 days to 14days | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 15 days to 29 days | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 30 days to 45 days | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 46 days to 90 days | 5.35% | 5.35% | 5.35% | 5.35% | 5.35% |
| 91 days to 120 days | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| 121 days to 180 days | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| 181 days to less than 9 months | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| 9 months to less than 1 year | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| 1 year | 6.30% | 6.30% | 6.15% | 6.15% | 6.15% |
| Above 1 year to less than 2 years | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 2 years to less than 3 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 3 years to less than 5 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 5 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| Above 5 years | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |

Notifications Deposit Rates Lending rates Service Charges / Forex Rates

Interest Rates For Deposits Of Above Rs.5.00Crore

|  |  |
| --- | --- |
| 0 | 1 |
| Period run | Applicable interest rate on foreclosure of Deposit |
| Less than 7 days | Interest shall not be paid where the period run is less than 7 days upon premature withdrawal of deposit. In other words, a deposit is required to be retained for a minimum period of 7 days. |
| 7 days and above | Eligible rate will be the applicable card rate for the actual period run prevailing on the date of deposit less 1.00% p.a as foreclosure chargesNo foreclosure charges is to be levied for domestic term deposits placed by Corporate/Government Departments (State, Central and Quasi Government), Institutions and non profitable organizations (which exist for Educational / Religious or Charitable reasons and from which its share holders or trustees do not benefit financially) wherein the deposits are placed based on the quotation submitted by the Bank. |
| nan | nan |

# >> PSB\_7 : Indian Overseas Bank

Website: https://www.iob.in/Domestic\_Rates

Summary:

Domestic Rates

Home >> Personal Banking >> Investments & Deposits >> Term Deposits >> Rates at A Glance >> Domestic, NRO Deposits & NRE Deposits

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Period of Deposit | Existing Rates For Deposits below Rs. 3 Crore W.E.F 15.07.2025(in %) | Revised Rates For Deposits below Rs. 3 Crore W.E.F 14.08.2025 (in %) | Revised Rates For Non-Callable # Deposits W.E.F 14.08.2025 (in %) |
| 7-14 Days | 3.50 | 3.50 | - |
| 15-29 Days | 3.50 | 3.50 | - |
| 30-45 Days | 3.50 | 3.50 | - |
| 46-60 Days | 4.00 | 4.00 | - |
| 61-90 Days | 3.50 | 3.50 | - |
| 91-120 Days | 4.00 | 3.50 | 3.60 |
| 121-179 Days | 4.00 | 3.50 | 3.60 |
| 180-269 Days | 5.00 | 5.00 | 5.10 |
| 270 Days to < 1 Year | 5.50 | 5.50 | 5.60 |
| 1 Year | 6.60 | 6.60 | 6.70 |
| >1 Year to < 2 years(Except 444 Days | 6.60 | 6.50 | 6.60 |
| 444 Days | 6.75 | 6.75 | - |
| 2 Years to < 3 Years | 6.60 | 6.50 | - |
| 3 Years and above | 6.30 | 6.20 | - |

Payment of additional interest Rate for staff/Ex-Staff members shall be guided by Bank’s Policy for Quoting Interest Rate on Deposits duly approved by the Board.

The revised Interest rates on NRE Term Deposits w.e.f 14.08.2025 are as follows:

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period of Deposit | Existing Rates for Deposits below Rs. 3 Crore w.e.f 15.07.2025 (in %) | Revised Rates for Deposits below Rs. 3 Crore w.e.f 14.08.2025 (in %) |
| 1 Year | - | 6.60 |
| > 1 Year to < 2 Years(Except 444 Days) | nan | 6.50 |
| 444 Days | 6.95 | 6.75 |
| 2 Years to < 3 Years | 6.60 | 6.50 |
| 3 Years and Above | 6.30 | 6.20 |

Deposits of Rs 3 Crore and above (Bulk Deposits), Branch has to take prior permission for rate of interest from Treasury Department, Central Office.

Fore Closure Charges

|  |  |
| --- | --- |
| 0 | 1 |
| Description | Fore Closure Charges |
| Retail Term Deposits upto Rs. 15000/- | NIL |
| Retail Term Deposits of Rs. 15,001/- up to Rs. 5 Lakh | 0.50% |
| Retail Term Deposits Above Rs. 5 Lakh but Below Rs. 3 Crore | 1.00% |
| Bulk Deposits of Rs. 3 Crore & Above | 1.00% |

# >> PSB\_8 : Punjab and Sind Bank

Website: https://punjabandsindbank.co.in//content/interestdom

Summary:

Deposit Products Interest Rate

Interest Rates on Saving Bank Deposits with effect from 18 August 2025.

|  |  |
| --- | --- |
| 0 | 1 |
| Particular | Rate of Interest |
| Saving Bank Deposit including NRE/NRO | Revised Ratesw.e.f 18.08.2025 (% p.a) |
| Upto 1 Crore | 2.40% |
| Above 1 Crore to upto 50 Crore | 2.60% |
| Above 50 Crore to upto 100 Crore | 4.22% |
| Above 100 Crore to upto 500 Crore | 4.25% |
| Above 500 Crore | 4.70% |

Deposit Products Interest Rate

Interest Rates on Saving Bank Deposits with effect from 18 August 2025.

|  |  |
| --- | --- |
| 0 | 1 |
| Maturity | Fixed Deposit Less than Rs.3 Cr |
| 7 – 14 Days | 3.00 (#) |
| 15 – 30 Days | 3.00 |
| 31 – 45 Days | 3.00 |
| 46 – 90 Days | 3.50 |
| 91 – 120 Days | 3.50 |
| 121 – 150 Days | 3.50 |
| 151 – 179 Days | 5.00 |
| 180 – 364 Days | 5.00 |
| 1 Year | 6.00 |
| >1 Year – 374 Days | 5.75 |
| 375 Days (Callable) | 6.65 |
| 375 Days (Non‑Callable) | 6.75 |
| 376 – 443 Days | 5.75 |
| 444 Days (Callable) | 6.70 |
| 444 Days (Non‑Callable) | 6.80 |
| 445 Days – ≤ 22 Months | 6.00 |
| 22 Months (PSB Green Earth) | 6.10$ |
| >22 Months – <2 Years | 6.00 |
| 2 Years – 776 Days | 6.10 |
| 777 Days | 6.15 |
| 778 – 998 Days | 6.00 |
| 999 Days (Callable) | 6.10 |
| 999 Days (Non‑Callable) | 6.15 |
| 1000 Days – < 3 Years | 6.10 |
| 3 Years – < 44 Months | 6.00 |
| 44 Months (PSB Green Earth) | 6.10$ |
| >44 Months – 5 Years | 6.00 |
| 5 Years | 6.10 |
| >5 Years – < 66 Months | 6.00 |
| 66 Months (PSB Green Earth) | 6.10$ |
| >66 Months – 10 Years | 6.00 |

[Unsupported content type]

# >> PSB\_9 : Punjab National Bank

Website: https://www.pnbindia.in/Interest-Rates-Deposit.html

Summary:

Interest Rates

Interest Rates - Saving Deposit

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Saving Deposit Interest Rate | Saving Deposit Interest Rate | Saving Deposit Interest Rate |
| nan | Existing w.e.f. 01.01.2023 | Revised w.e.f. 01.07.2025 |
| Saving Fund Account Balance below Rs.10 Lakh | 2.70 % p.a. | 2.50% p.a. |
| Saving Fund Account Balance of Rs.10 Lakh to less than Rs.100 Crore | 2.75 % p.a. | 2.50% p.a. |
| Saving Fund Account Balance of Rs.100 Crore & above | 3.00 % p.a. | 2.70% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance up to Rs. 100 Crore | 2.50% p.a. |
| Balance above Rs. 100 Crore | 2.70 % p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 10 Lakh | 2.70% p.a. |
| Saving Fund Account Balance of Rs.10 Lakh to less than Rs.100 Crore | 2.75 % p.a. |
| Saving Fund Account Balance of Rs.100 Crore & above | 3.00 % p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 10 Lakh | 2.70% p.a. |
| Balance For Rs.10 Lakh & above | 2.75 % p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 10 Lakh | 2.75% p.a. |
| Balance For Rs.10 Lakh & above | 2.80 % p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 10 Lakh | 2.75% p.a. |
| Balance for Rs.10 Lakh & above to less than Rs.500 Cr | 2.80% p.a. |
| Balance for Rs.500 Cr & above | 3.25% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 10 Lakh | 2.80% p.a. |
| Balance for Rs.10 Lakh & above to less than Rs.500 Cr | 2.85% p.a. |
| Balance for Rs.500 Cr & above | 3.25% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 10 Lakh | 2.80% p.a. |
| Balance For Rs.10 Lakh & above | 2.85 % p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Savings Fund Account | 2.90% p.a |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Savings Fund Account | 3.00% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance below Rs. 100 cr | 3.00% p.a. |
| Balance of Rs. 100 cr & above | 3.50% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance upto Rs. 50 Lac | 3.00% p.a. |
| Balance of above Rs. 50 Lac | 3.00% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance upto Rs. 50 Lac | 3.00% p.a. |
| Balance of above Rs. 50 Lac | 3.25% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance upto Rs. 50 Lac | 3.50% p.a. |
| Balance of above Rs. 50 Lac | 3.75% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance upto Rs. 5 Lac | 3.25% p.a. |
| Balance from more than Rs. 5 Lac to Rs. 50 Lac | 3.50% p.a. |
| Balance of above Rs. 50 Lac | 3.80% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Balance upto Rs. 50 Lac | 3.50% p.a. |
| Balance of above Rs. 50 Lac | 4.00% p.a. |

Interest Rates

Interest Rates - Saving Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest |
| Savings Fund Account | 4.00% p.a |

Interest Rates - Saving Deposit

Domestic Term Deposit

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Domestic/NRO $ Fixed Deposit Scheme | Domestic/NRO $ Fixed Deposit Scheme | Domestic/NRO $ Fixed Deposit Scheme | Domestic/NRO $ Fixed Deposit Scheme | Domestic/NRO $ Fixed Deposit Scheme |
| Sl. No | Period | Revised Rates For Public w.e.f. 01.09.2025 | Revised Rates for Senior Citizens w.e.f. 01.09.2025 | #Revised Rates for Super Senior Citizens w.e.f. 01.09.2025 |
| 1 | 7 to 14 Days | 3.00 | 3.50 | 3.80 |
| 2 | 15 to 29 Days | 3.00 | 3.50 | 3.80 |
| 3 | 30 to 45 Days | 3.00 | 3.50 | 3.80 |
| 4 | 46 to 60 Days | 4.50 | 5.00 | 5.30 |
| 5 | 61 to 90 Days | 4.50 | 5.00 | 5.30 |
| 6 | 91 to 179 Days | 4.90 | 5.40 | 5.70 |
| 7 | 180 to 270 Days | 5.60 | 6.10 | 6.40 |
| 8 | 271 Days to 302 Days | 5.60 | 6.10 | 6.40 |
| 9 | 303 Days | 5.50 | 6.00 | 6.30 |
| 10 | 304 Days to < 1 Year | 5.60 | 6.10 | 6.40 |
| 11 | 1 Year | 6.25 | 6.75 | 7.05 |
| 12 | > 1 Year to 389 days | 6.40 | 6.90 | 7.20 |
| 13 | 390 days | 6.60 | 7.10 | 7.40 |
| 14 | 391 Days-505 Days | 6.40 | 6.90 | 7.20 |
| 15 | 506 Days | 6.30 | 6.80 | 7.10 |
| 16 | 507 Days to 2 year | 6.40 | 6.90 | 7.20 |
| 17 | > 2 years to 3 years | 6.40 | 6.90 | 7.20 |
| 18 | > 3 years to 1203 days | 6.25 | 6.75 | 7.05 |
| 19 | 1204 days | 6.15 | 6.65 | 6.95 |
| 20 | 1205 days to 5 years | 6.25 | 6.75 | 7.05 |
| 21 | > 5 years to 1894 days | 6.00 | 6.80 | 6.80 |
| 22 | 1895 days | 5.85 | 6.65 | 6.65 |
| 23 | 1896 days to 10 years | 6.00 | 6.80 | 6.80 |

Interest Rates - Saving Deposit

Domestic Term Deposit

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| PNB Uttam (Non-Callable) Fixed Deposit Scheme( for Deposit above Rs. 1 Crore to less than Rs 3 Crore) | PNB Uttam (Non-Callable) Fixed Deposit Scheme( for Deposit above Rs. 1 Crore to less than Rs 3 Crore) | PNB Uttam (Non-Callable) Fixed Deposit Scheme( for Deposit above Rs. 1 Crore to less than Rs 3 Crore) | PNB Uttam (Non-Callable) Fixed Deposit Scheme( for Deposit above Rs. 1 Crore to less than Rs 3 Crore) | PNB Uttam (Non-Callable) Fixed Deposit Scheme( for Deposit above Rs. 1 Crore to less than Rs 3 Crore) |
| Sl. No | Period | Revised Rates For Public w.e.f. 01.09.2025 | Revised Rates for Senior Citizens w.e.f. 01.09.2025 | #Revised Rates for Super Senior Citizens w.e.f. 01.09.2025 |
| 1 | 91 to 179 days | 4.95 | 5.45 | 5.75 |
| 2 | 180 days to 270 days | 5.65 | 6.15 | 6.45 |
| 3 | 271 days to 302 Days | 6.65 | 6.15 | 6.45 |
| 4 | 303 Days | 5.55 | 6.05 | 6.35 |
| 5 | 304 days to < 1 yr | 5.65 | 6.15 | 6.45 |
| 6 | 1 Year | 6.30 | 6.80 | 7.10 |
| 7 | >1 Years to 389 Days | 6.45 | 6.95 | 7.25 |
| 8 | 390 Days | 6.65 | 7.15 | 7.45 |
| 9 | 391 Days to 505 Days | 6.45 | 6.95 | 7.25 |
| 10 | 506 Days | 6.35 | 6.85 | 7.15 |
| 11 | 507Days to 2 years | 6.45 | 6.95 | 7.25 |
| 12 | > 2 years to 3 years | 6.45 | 6.95 | 7.25 |
| 13 | > 3 years to 1203 days | 6.30 | 6.80 | 7.10 |
| 14 | 1204 days | 6.20 | 6.70 | 7.00 |
| 15 | 1205 days to 5 years | 6.30 | 6.80 | 7.10 |
| 16 | > 5 years to 1894 days | 6.05 | 6.85 | 6.85 |
| 17 | 1895 days | 5.90 | 6.70 | 6.70 |
| 18 | 1896 days to 10 years | 6.05 | 6.85 | 6.85 |

Interest Rates - Saving Deposit

Domestic Term Deposit

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Domestic TD Rs.3 Cr. To 10 Cr. | Domestic TD Rs.3 Cr. To 10 Cr. | Domestic TD Rs.3 Cr. To 10 Cr. | Domestic TD Rs.3 Cr. To 10 Cr. | Domestic TD Rs.3 Cr. To 10 Cr. | Domestic TD Rs.3 Cr. To 10 Cr. |
| nan | nan | Domestic Fixed Deposit Scheme | Domestic Fixed Deposit Scheme | PNB Uttam (Non Callable) Fixed Deposit Scheme | PNB Uttam (Non Callable) Fixed Deposit Scheme |
| Sl. No | Period | Existing Rates For Public w.e.f. 01.08.2025 | Revised Rates For Public w.e.f. 01.09.2025 | Existing Rates For Public w.e.f. 01.08.2025 | Revised Rates For Public w.e.f. 01.09.2025 |
| 1 | 7 days to 14 days | 4.50 | 4.50 | nan | nan |
| 2 | 15 days to 29 days | 5.00 | 5.00 | nan | nan |
| 3 | 30 days to 45 days | 5.00 | 5.00 | nan | nan |
| 4 | 46 days to 60 days | 5.00 | 5.00 | nan | nan |
| 5 | 61 days to 90 days | 5.00 | 5.00 | nan | nan |
| 6 | 91 to 179 days | 5.00 | 5.00 | 5.05 | 5.05 |
| 7 | 180 days to 270 Days | 5.80 | 5.80 | 5.85 | 5.85 |
| 8 | 271 days to 302 Days | 6.00 | 6.00 | 6.05 | 6.05 |
| 9 | 303Days | 5.90 | 5.90 | 5.95 | 5.95 |
| 10 | 304 Days to < 1 Year | 6.00 | 6.00 | 6.05 | 6.05 |
| 11 | 1 Year | 6.40 | 6.25 | 6.45 | 6.30 |
| 12 | > 1 Year to 389 Days | 6.40 | 6.40 | 6.45 | 6.45 |
| 13 | 390 Days | 6.60 | 6.60 | 6.65 | 6.65 |
| 14 | 391 Days to 505 Days | 6.40 | 6.40 | 6.45 | 6.45 |
| 15 | 506Days | 6.30 | 6.30 | 6.35 | 6.35 |
| 16 | 507 Days to 2 year | 6.40 | 6.40 | 6.45 | 6.45 |
| 17 | > 2 year to 3 years | 6.40 | 6.40 | 6.45 | 6.45 |
| 18 | > 3 year to 1203 days | 6.00 | 5.50 | 6.05 | 5.55 |
| 19 | 1204 days | 5.90 | 5.40 | 5.95 | 5.45 |
| 20 | 1205 days to 5 years | 6.00 | 5.50 | 6.05 | 5.55 |
| 21 | > 5 years to 1894 days | 5.60 | 5.60 | 5.65 | 5.65 |
| 22 | 1895 days | 5.45 | 5.45 | 5.50 | 5.50 |
| 23 | 1896 days to 10 years | 5.60 | 5.60 | 5.65 | 5.65 |

Domestic Term Deposit

PNB Tax Saver

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 | “PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 01.09.2025 |
| nan | Public(General) | Public(General) | Sr. Citizen(General) | Sr. Citizen(General) | Staff Members | Staff Members | Retired Staff(Sr. Citizen) | Retired Staff(Sr. Citizen) |
| nan | Existing (% p.a.) 10.04.25 | Revised (% p.a.) 01.09.25 | Existing (% p.a.) 10.04.25 | Revised (% p.a.) 01.09.25 | Existing (% p.a.) 10.04.25 | Revised (% p.a.) 01.09.25 | Existing (% p.a.) 10.04.25 | Revised (% p.a.) 01.09.25 |
| 5 Years | 6.25 | 6.25 | 6.75 | 6.75 | 7.25 | 7.25 | 7.25 | 7.25 |
| > 5 Years to 1894 days | 6.00 | 6.00 | 6.50 | 6.50 | 7.00 | 7.00 | 7.00 | 7.00 |
| 1895 days | 5.85 | 5.85 | 6.35 | 6.35 | 6.85 | 6.85 | 6.85 | 6.85 |
| 1895 days to 10 years | 6.00 | 6.00 | 6.50 | 6.50 | 7.00 | 7.00 | 7.00 | 7.00 |
| Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. |

PNB Tax Saver

Gold Monetization Scheme

|  |  |
| --- | --- |
| 0 | 1 |
| Gold Monetization Scheme (GMS) | Gold Monetization Scheme (GMS) |
| Short Term Bank Deposit (STBD) | ROI |
| 1 year | 0.50% |
| Above 1 year up to 2 years | 0.60% |
| Above 2 years up to 3 years | 0.75% |
| Medium and Long Term Government Deposit (MLTGD) | nan |
| Medium Term Government Deposit | 2.25% |
| Long Term Government Deposit | 2.50% |

Gold Monetization Scheme

Interest Rates - NRE

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| NRE Term Deposit | NRE Term Deposit | NRE Term Deposit | NRE Term Deposit | NRE Term Deposit | NRE Term Deposit |
| nan | nan | less than Rs. 3 Cr. | less than Rs. 3 Cr. | Rs. 3 Cr. To Rs. 10 Cr. | Rs. 3 Cr. To Rs. 10 Cr. |
| Sl. No | Period | Existing (% p.a.) 01.08.2025 | Revised (% p.a.) 01.09.2025 | Existing (% p.a.) 01.08.2025 | Revised (% p.a.) 01.09.2025 |
| 1 | 1 year | 6.40 | 6.25 | 6.40 | 6.25 |
| 2 | > 1 year to 389 days | 6.40 | 6.40 | 6.40 | 6.40 |
| 3 | 390 days | 6.60 | 6.60 | 6.60 | 6.60 |
| 4 | 391 days to 505 days | 6.40 | 6.40 | 6.40 | 6.40 |
| 5 | 506 Days | 6.30 | 6.30 | 6.30 | 6.30 |
| 6 | 507 Days -2 year | 6.40 | 6.40 | 6.40 | 6.40 |
| 7 | > 2 years to 3 years | 6.40 | 6.40 | 6.40 | 6.40 |
| 8 | > 3 year to 1203 days | 6.50 | 6.25 | 6.00 | 5.50 |
| 9 | 1204 days | 6.40 | 6.15 | 5.90 | 5.40 |
| 10 | 1205 days to 5 years | 6.50 | 6.25 | 6.00 | 5.50 |
| 11 | > 5 years to 1894 days | 6.00 | 6.00 | 5.60 | 5.60 |
| 12 | 1895 days | 5.85 | 5.85 | 5.45 | 5.45 |
| 13 | 1896 days to 10 years | 6.00 | 6.00 | 5.60 | 5.60 |

Interest Rates - NRE

FCNR (B) Rates

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 | FCNR Deposit w.e.f. 01.09.2025 |
| Period | Period | 1 yrs < 2 yrs | 1 yrs < 2 yrs | 2 yrs < 3 yrs | 2 yrs < 3 yrs | 3 yrs < 4 yrs | 3 yrs < 4 yrs | 4 yrs < 5 yrs | 4 yrs < 5 yrs | 5 Yrs. only | 5 Yrs. only |
| S.No. | Currency | Existing01.08.2025 | Revised 01.09.2025 | Existing01.08.2025 | Revised 01.09.2025 | Existing01.08.2025 | Revised 01.09.2025 | Existing01.08.2025 | Revised 01.09.2025 | Existing01.08.2025 | Revised 01.09.2025 |
| 1 | USD | 5.47 | 5.22 | 4.21 | 4.21 | 3.97 | 3.97 | 3.68 | 3.68 | 3.78 | 3.78 |
| 2 | GBP | 4.53 | 4.28 | 3.28 | 3.03 | 2.83 | 2.58 | 2.73 | 2.48 | 2.53 | 2.28 |
| 3 | EUR | 2.28 | 2.54 | 0.54 | 1.30 | 0.54 | 1.30 | 0.54 | 1.30 | 0.54 | 1.30 |
| 4 | JPY | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| 5 | CAD | 3.47 | 3.47 | 2.55 | 3.05 | 2.30 | 2.80 | 2.35 | 2.85 | 2.40 | 2.90 |
| 6 | AUD | 4.06 | 3.81 | 3.61 | 3.36 | 3.32 | 3.07 | 3.12 | 3.12 | 3.02 | 3.02 |

# >> PSB\_10 : State Bank of India

Website: https://sbi.co.in/web/interest-rates/interest-rates/deposit-rates

Summary:

[Unsupported content type]

Interest Rates on Savings Bank Deposits

Applicable Interest Rates on Savings Bank Deposits w.e.f 15th June 2025

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Bank | Interest Rate (w.e.f. 15.06.2025) |
| Across all account Balances | 2.50% p.a. |

[Unsupported content type]

The revised interest rates are as under :

(Rates in % p.a)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Tenors | Existing Rates for Public w.e.f. 15/06/2025 | Revised Rates for Public w.e.f.15/07/2025 | Existing Rates for Senior Citizen w.e.f. 15/06/2025 | Revised Rates for Senior Citizen w.e.f. 15/07/2025 |
| 7 days to 45 days | 3.05 | 3.05 | 3.55 | 3.55 |
| 46 days to 179 days | 5.05 | 4.90 | 5.55 | 5.40 |
| 180 days to 210 days | 5.80 | 5.65 | 6.30 | 6.15 |
| 211 days to less than 1 year | 6.05 | 5.90 | 6.55 | 6.40 |
| 1 Year to less than 2 years | 6.25 | 6.25 | 6.75 | 6.75 |
| 2 years to less than 3 years | 6.45 | 6.45 | 6.95 | 6.95 |
| 3 years to less than 5 years | 6.30 | 6.30 | 6.80 | 6.80 |
| 5 years and up to 10 years | 6.05 | 6.05 | 7.05 | 7.05 |

(Rates in % p.a)

\*Including additional premium of 50 bps under ”SBI We-care” deposit scheme.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| NON-CALLABLE TERM DEPOSIT RETAIL (From Rs.1.01 cr to less than Rs.3.00 cr) | NON-CALLABLE TERM DEPOSIT RETAIL (From Rs.1.01 cr to less than Rs.3.00 cr) | NON-CALLABLE TERM DEPOSIT RETAIL (From Rs.1.01 cr to less than Rs.3.00 cr) | NON-CALLABLE TERM DEPOSIT RETAIL (From Rs.1.01 cr to less than Rs.3.00 cr) | NON-CALLABLE TERM DEPOSIT RETAIL (From Rs.1.01 cr to less than Rs.3.00 cr) |
| Tenors | nan | nan | General Public | Senior Citizen |
| 1 Year | 0.30% above Card Rate | 0.30% above Card Rate | 6.55% | 7.05% |
| 2 Years | 0.40% above Card Rate | 0.40% above Card Rate | 6.85% | 7.35% |

[Unsupported content type]

The revised Interest rates on 'Domestic Bulk Term deposits (Rs.3 Crore and above) will be as per following table:

(Rates in % p.a)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Existing Interest Rates w.e.f. 15-June-2025 | Existing Interest Rates w.e.f. 15-June-2025 | Existing Interest Rates w.e.f. 15-June-2025 | Revised Interest Rates w.e.f. 15-July-2025 | Revised Interest Rates w.e.f. 15-July-2025 | Revised Interest Rates w.e.f. 15-July-2025 |
| Tenors | For Public | For Senior Citizen | Tenors | For Public | For Senior Citizen |
| 7 days to 14 days | 4.50 | 5.00 | 7 days to 14 days | 4.50 | 5.00 |
| 15 days to 45 days | 5.00 | 5.50 | 15 days to 45 days | 5.00 | 5.50 |
| 46 days to 179 days | 5.25 | 5.75 | 46 days to 179 days | 5.10 | 5.60 |
| 180 days to 210 days | 5.75 | 6.25 | 180 days to 210 days | 5.60 | 6.10 |
| 211 days to less than 1 year | 5.75 | 6.25 | 211 days to less than 1 year | 5.60 | 6.10 |
| 1 year to less than 2 years | 6.25 | 6.75 | 1 year to less than 2 years | 6.25 | 6.75 |
| 2 years to less than 3 years | 6.15 | 6.65 | 2 years to less than 3 years | 6.15 | 6.65 |
| 3 years to less than 5 years | 6.00 | 6.50 | 3 years to less than 5 years | 6.00 | 6.50 |
| 5 years and up to 10 years | 6.00 | 6.50 | 5 years and up to 10 years | 6.00 | 6.50 |

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Marginal Cost Of Funds Based Lending Rate (MCLR) With Effect From 15th AUGUST 2025

Tenor-wise MCLR effective from 15th August, 2025 is as under:

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenor | Existing MCLR (In %) | Revised MCLR (In %) |
| Over night | 7.95 | 7.90 |
| One Month | 7.95 | 7.90 |
| Three Month | 8.35 | 8.30 |
| Six Month | 8.70 | 8.65 |
| One Year | 8.80 | 8.75 |
| Two Years | 8.85 | 8.80 |
| Three Years | 8.90 | 8.85 |

# >> PSB\_11 : Uco Bank

Website: https://ucobank.com/interest-rates-on-deposit-schemes

Summary:

DOMESTIC DEPOSITS

Savings Bank Rate of Interest w.e.f 23-06-2025:-

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Existing Rate | Existing Rate | Revised Rate | Revised Rate |
| Balance | Rate Of Interest | Balance | Rate Of Interest |
| Upto Rs. 10.00 lacs | 2.60% | Upto Rs. 10.00 lacs | 2.50% |
| Over Rs. 10.00 Lacs | 2.75% | Over Rs. 10.00 Lacs | 2.50% |

No label found

No label found

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Maturity Period | Existing ROI for General Customer | Existing ROI for General Customer | Revised ROI for General Customer | Revised ROI for General Customer |
| Maturity Period | Rate % p.a. | Yield in % | Rate % p.a. | Yield in % |
| 7-14 days | 2.90% | 2.90% | 2.90% | 2.90% |
| 15-29 days | 2.90% | 2.90% | 2.90% | 2.90% |
| 30-45 days | 3.00% | 3.00% | 3.00% | 3.00% |
| 46-60 days | 3.50% | 3.50% | 3.50% | 3.50% |
| 61-90 days | 3.50% | 3.50% | 3.50% | 3.50% |
| 91-120 days | 4.25% | 4.25% | 4.25% | 4.25% |
| 121-150 days | 4.25% | 4.26% | 4.25% | 4.26% |
| 151-180 days | 4.75% | 4.77% | 4.75% | 4.77% |
| 181-332 days | 5.00% | 5.03% | 5.00% | 5.03% |
| 333 days | 6.30% | 6.44% | 6.30% | 6.44% |
| 334 – 364 days | 5.00% | 5.09% | 5.00% | 5.09% |
| 1 year | 6.25% | 6.40% | 6.25% | 6.40% |
| Above 1Yr – 443 days | 6.20% | 6.35% | 6.20% | 6.35% |
| 444 Days | 6.60% | 6.82% | 6.45% | 6.66% |
| 445 days upto 2 yrs | 6.20% | 6.39% | 6.20% | 6.39% |
| Above 2yrs – 3 yrs | 6.15% | 6.49% | 6.15% | 6.49% |
| Above 3yrs - 5yrs | 6.10% | 6.64% | 6.10% | 6.64% |
| Above 5 yrs | 6.00% | 6.94% | 6.00% | 6.94% |

Note) 444 Day Special Scheme is also valid for NRE / NRO Term Deposit Scheme.

The Additional Interest payable on deposits of Senior citizen/staff/ex staff /Ex staff. Sr. citizen above the “General Customer interest rate” is as under:

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| nan | Tenor Up to One Year | Tenor above One Year |
| Staff | 1.00% | 1.00% |
| Senior Citizen | 0.25% | 0.50% |
| Retired staff Senior Citizen | 1.25% | 1.50% |

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| --- | --- | --- |
| 0 | 1 | 2 |
| Rate of Interest | Rate of Interest | Rate of Interest |
| Rate of Interest (General) For Retail Deposits (< Rs. 3 Cr): | Rate of Interest (General) For Retail Deposits (< Rs. 3 Cr): | Rate of Interest (General) For Retail Deposits (< Rs. 3 Cr): |
| Tenor | Rate | Rate of Interest |
| 12 Months | Applicable Card Rate for Retail Deposits + 0.20% | 6.45% (Card Rate + 20 bps) |
| 1000 Days | nan | 6.35% (Card Rate + 20 bps) |
| 2000 Days | nan | 6.20% (Card Rate + 20 bps) |
| 3000 Days | nan | 6.20% (Card Rate + 20 bps) |

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| --- | --- | --- |
| 0 | 1 | 2 |
| Rate of Interest for Senior Citizen / Staff / Ex-Staff / Senior Citizen & Ex-Staff | Rate of Interest for Senior Citizen / Staff / Ex-Staff / Senior Citizen & Ex-Staff | Rate of Interest for Senior Citizen / Staff / Ex-Staff / Senior Citizen & Ex-Staff |
| Category | Additional Interest Up to 1 Yr | Additional Interest Above 1 Yr |
| Senior Citizen | 0.25% | 0.50% |
| Staff Member | 1.00% | 1.00% |
| Ex-staff & Senior Citizen | 1.25% | 1.50% |
| Effective ROI will be set accordingly for the above tenure of deposit. | Effective ROI will be set accordingly for the above tenure of deposit. | Effective ROI will be set accordingly for the above tenure of deposit. |

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| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Sl. No. | Deposit period | Single Term Deposit Rs. 3 Cr and above and upto & including Rs. 10.00 Cr | Single Non-Callable Bulk Term Deposit Rs. 3 Cr & above upto and including Rs. 10.00 Cr |
| Sl. No. | Deposit period | Rate of Interest | Rate of Interest |
| 1 | 7 – 14 Days | 4.00 | 4.00 |
| 2 | 15 – 30 Days | 4.00 | 4.00 |
| 3 | 31 – 45 Days | 4.25 | 4.25 |
| 4 | 46 – 90 Days | 4.50 | 4.55 |
| 5 | 91 – 180 Days | 4.75 | 4.80 |
| 6 | 181 – 210 Days | 5.00 | 5.05 |
| 7 | 211 Days to 270 Days | 5.00 | 5.05 |
| 8 | 271 Days to 1 Year | 5.50 | 5.55 |
| 9 | > 1 Year to 2 Years | 5.25 | 5.30 |
| 10 | > 2 Years to 3 Years | 5.25 | 5.30 |
| 11 | > 3 Years to 5 Years | 4.75 | 4.80 |
| 12 | Above 5 Years | 4.75 | — |

# >> PSB\_12 : Union Bank of India

Website: https://www.unionbankofindia.co.in/en/details/rate-of-interest

Summary:

Interest Rates- Domestic/ NRO Term Deposit

The revised rates for different maturities for Domestic/NRO Term Deposits, which will be effective from 20th August 2025 are given below:

|  |  |
| --- | --- |
| 0 | 1 |
| Period | Revised Interest Rate |
| Period | < Rs. 3 Cr |
| 7-45 Days | 3.40 |
| 46 -90 Days | 4.40 |
| 91-120 Days | 4.70 |
| 121-180 Days | 4.90 |
| 181 Days to < 1 Year | 6.15 |
| 1 Year | 6.40 |
| > 1 Year to 996 days | 6.50 |
| 997 days | 6.30 |
| >998 Days to less than 3 Year | 6.50 |
| 3 years | 6.60 |
| > 3 Year to 10 years | 6.40 |

Savings Bank Deposit rates

Savings Bank Deposit rates W.e.f. 29.07.2025 will be as under:

|  |  |
| --- | --- |
| 0 | 1 |
| Credit Balance | Interest Rate (annual) |
| Up to Rs 50 Lakhs | 2.50% |
| > Rs 50 lakhs to Rs 100 Crs | 3.00% |
| > Rs 100 Crs to Rs 500 Crs | 3.40% |
| > Rs 500 Crs to Rs 1000 Crs | 4.25 % |
| > Rs 1000 Crs to 2000 Crs | 4.50 % |
| Above Rs 2000 Crs | 4.75 % |

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# >> PVB\_1 : Axis Bank

Website: https://www.axisbank.com/fixed-deposit-interest-rate

Summary:

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
|  | Deposits - Less than ₹ 5 crores\* w.e.f 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None |  | None | None | None | None | None | None | None | None | None |
| Maturity Period | None | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None | None |  | None | None | None | None | None | None | None | None | None |
| None | None | None |  | General | None | None | None |  |  | Senior Citizens | None | None | None |  | None | None | None | None | None | None | None | None | None |
| None | None | None | Less than ₹ 3 Cr | None | None |  | ₹ 3 Cr to less |  | Less than ₹ 3 Cr | None | None |  | ₹ 3 Cr to less |  | None | None | None | None | None | None | None | None | None |
| None | None | None | None | None | None | None | than ₹ 5 Cr | None | None | None | None | None | than ₹ 5 Cr | None | None | None | None | None | None | None | None | None | None |
|  | 7 – 14 days |  |  | 3.00 |  |  | 4.00 |  |  | 3.50 |  |  | 4.50 |  | None | None | None | None | None | None | None | None | None |
|  | 15 – 29 days |  |  | 3.00 |  |  | 4.00 |  |  | 3.50 |  |  | 4.50 |  | None | None | None | None | None | None | None | None | None |
|  | 30 – 45 days |  |  | 3.25 |  |  | 4.80 |  |  | 3.75 |  |  | 5.30 |  | None | None | None | None | None | None | None | None | None |
|  | 46 – 60 days |  |  | 4.00 |  |  | 5.05 |  |  | 4.50 |  |  | 5.55 |  | None | None | None | None | None | None | None | None | None |
|  | 61 days - 87 days |  |  | 4.00 |  |  | 5.30 |  |  | 4.50 |  |  | 5.80 |  | None | None | None | None | None | None | None | None | None |
|  | 88 days – 3 months 24 days |  |  | 4.50 |  |  | 5.80 |  |  | 5.00 |  |  | 6.30 |  | None | None | None | None | None | None | None | None | None |
|  | 3 months 25 days < 4 months |  |  | 4.50 |  |  | 4.25 |  |  | 5.00 |  |  | 4.75 |  | None | None | None | None | None | None | None | None | None |
|  | 4 months < 6 months |  |  | 4.50 |  |  | 5.80 |  |  | 5.00 |  |  | 6.30 |  | None | None | None | None | None | None | None | None | None |
|  | 6 months < 9 months |  |  | 5.50 |  |  | 5.95 |  |  | 6.00 |  |  | 6.45 |  | None | None | None | None | None | None | None | None | None |
|  | 9 months < 1 year |  |  | 5.75 |  |  | 6.05 |  |  | 6.25 |  |  | 6.55 |  | None | None | None | None | None | None | None | None | None |
|  | 1 year – 1 year 10 days |  |  | 6.25 |  |  | 6.30 |  |  | 6.75 |  |  | 6.80 |  | None | None | None | None | None | None | None | None | None |
|  | 1 year 11 days < 13 months |  |  | 6.25 |  |  | 6.30 |  |  | 6.75 |  |  | 6.80 |  | None | None | None | None | None | None | None | None | None |
|  | 13 months < 15 months |  |  | 6.25 |  |  | 6.30 |  |  | 6.75 |  |  | 6.80 |  | None | None | None | None | None | None | None | None | None |
|  | 15 months < 18 months |  |  | 6.50 |  |  | 6.50 |  |  | 7.00 |  |  | 7.00 |  | None | None | None | None | None | None | None | None | None |
|  | 18 Months < 2 years |  |  | 6.60 |  |  | 6.60 |  |  | 7.10 |  |  | 7.10 |  | None | None | None | None | None | None | None | None | None |
|  | 2 years < 3 years |  |  | 6.60 |  |  | 6.60 |  |  | 7.10 |  |  | 7.10 |  | None | None | None | None | None | None | None | None | None |
|  | 3 years < 5 years |  |  | 6.60 |  |  | 6.60 |  |  | 7.10 |  |  | 7.10 |  | None | None | None | None | None | None | None | None | None |
|  | 5 years to 10 years |  |  | 6.60 |  |  | 6.60 |  |  | 7.35 |  |  | 7.35 |  | None | None | None | None | None | None | None | None | None |
|  | Deposits General - ₹ 5 crores and above\* w.e.f 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| None | None | None | ₹ 5 Cr < ₹ 10 Cr | None | None | ₹ 10 Cr < ₹ 25 Cr | None | None | ₹ 25 Cr < ₹ 50 Cr | None | None | ₹ 50 Cr < ₹ 100 Cr | None | None | ₹ 100 Cr < ₹ 200 Cr | None | None | ₹ 200 Cr < ₹500 Cr | None | None | ₹ 500 Cr & Above | None | None |
|  | 7 – 14 days |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |
|  | 15 – 29 days |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |  | 4.00 |  |
|  | 30 – 45 days |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |
|  | 46 – 60 days |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |
|  | 61 days - 87 days |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.50 |  |  | 5.50 |  |  | 6.00 |  |
|  | 88 days – 3 months 24 days |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |
|  | 3 months 25 days < 4 months |  |  | 4.25 |  |  | 4.25 |  |  | 4.25 |  |  | 4.25 |  |  | 4.25 |  |  | 4.25 |  |  | 4.25 |  |
|  | 4 months < 6 months |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |
|  | 6 months < 9 months |  |  | 5.90 |  |  | 5.90 |  |  | 5.90 |  |  | 5.90 |  |  | 5.90 |  |  | 5.90 |  |  | 5.90 |  |
|  | 9 months < 1 year |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |
|  | 1 year – 1 year 10 days |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |
|  | 1 year 11 days < 13 months |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |
|  | 13 months < 15 months |  |  | 6.15 |  |  | 6.30 |  |  | 6.30 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |
|  | 15 months < 18 months |  |  | 6.15 |  |  | 6.30 |  |  | 6.30 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |
|  | 18 Months < 2 years |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |
|  | 2 years < 3 years |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 3 years < 5 years |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |
|  | 5 years to 10 years |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |
|  | Deposits for Senior Citizens - ₹ 5 crores and above\* w.e.f 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| None | None | None | ₹ 5 Cr < ₹ 10 Cr | None | None | ₹ 10 Cr < ₹ 25 Cr | None | None | ₹ 25 Cr < ₹ 50 Cr | None | None | ₹ 50 Cr < ₹ 100 Cr | None | None | ₹ 100 Cr < ₹ 200 Cr | None | None | ₹ 200 Cr < ₹500 Cr | None | None | ₹ 500 Cr & Above | None | None |
|  | 7 – 14 days |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |
|  | 15 – 29 days |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |  | 4.50 |  |
|  | 30 – 45 days |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |
|  | 46 – 60 days |  |  | 5.50 |  |  | 5.50 |  |  | 5.50 |  |  | 5.50 |  |  | 5.50 |  |  | 5.50 |  |  | 5.50 |  |
|  | 61 days - 87 days |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |  | 6.00 |  |  | 6.00 |  |  | 6.50 |  |
|  | 88 days – 3 months 24 days |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 3 months 25 days < 4 months |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |
|  | 4 months < 6 months |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 6 months < 9 months |  |  | 6.40 |  |  | 6.40 |  |  | 6.40 |  |  | 6.40 |  |  | 6.40 |  |  | 6.40 |  |  | 6.40 |  |
|  | 9 months < 1 year |  |  | 6.50 |  |  | 6.50 |  |  | 6.50 |  |  | 6.50 |  |  | 6.50 |  |  | 6.50 |  |  | 6.50 |  |
|  | 1 year – 1 year 10 days |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |
|  | 1 year 11 days < 13 months |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |
|  | 13 months < 15 months |  |  | 6.65 |  |  | 6.80 |  |  | 6.80 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |
|  | 15 months < 18 months |  |  | 6.65 |  |  | 6.80 |  |  | 6.80 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |
|  | 18 Months < 2 years |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |
|  | 2 years < 3 years |  |  | 6.75 |  |  | 6.75 |  |  | 6.75 |  |  | 6.75 |  |  | 6.75 |  |  | 6.75 |  |  | 6.75 |  |
|  | 3 years < 5 years |  |  | 6.85 |  |  | 6.85 |  |  | 6.85 |  |  | 6.85 |  |  | 6.85 |  |  | 6.85 |  |  | 6.85 |  |
|  | 5 years to 10 years |  |  | 7.10 |  |  | 7.10 |  |  | 7.10 |  |  | 7.10 |  |  | 7.10 |  |  | 7.10 |  |  | 7.10 |  |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
|  | Deposits - ₹ 3 crores & above\* w.e.f. 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| None | None | None | ₹ 3 Cr < ₹ 5 Cr | None | None | ₹ 5 Cr < ₹ 10 Cr | None | None | ₹ 10 Cr < ₹ 25 Cr | None | None | ₹ 25 Cr < ₹ 50 Cr | None | None | ₹ 50 Cr < ₹ 100 Cr | None | None | ₹ 100 Cr < ₹ 200 Cr | None | None | ₹ 200 Cr < ₹ 500 Cr | None | None | ₹ 500 Cr & Above | None | None |
|  | 30 – 45 days |  |  | 4.80 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |
|  | 46 – 60 days |  |  | 5.05 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |
|  | 61 days - 87 days |  |  | 5.30 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.50 |  |  | 5.50 |  |  | 6.00 |  |
|  | 88 days – 3 months 24 days |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |
|  | 3 months 25 days < 4 months |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |
|  | 4 months < 6 months |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |
|  | 6 months < 9 months |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.10 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |
|  | 9 months < 1 year |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |
|  | 1 year – 1 year 10 days |  |  | 6.40 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.51 |  |  | 6.61 |  |  | 6.61 |  |
|  | 1 year 11 days < 13 months |  |  | 6.40 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 13 months < 15 months |  |  | 6.40 |  |  | 6.25 |  |  | 6.30 |  |  | 6.30 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 15 months < 18 months |  |  | 6.55 |  |  | 6.25 |  |  | 6.30 |  |  | 6.30 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 18 Months < 2 years |  |  | 6.60 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 2 years < 3 years |  |  | 6.60 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |
|  | 3 years < 5 years |  |  | 6.60 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |
|  | 5 years to 10 years |  |  | 6.60 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|  | Deposits Rates w.e.f. 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None |  |
| None | None | Below ₹ 3 Cr | None | ₹ 3 Cr < ₹ 5 Cr | ₹ 5 Cr < ₹ 10 Cr | ₹ 10 Cr < ₹ 25 Cr | ₹ 25 Cr < ₹ 50 Cr | ₹ 50 Cr < ₹ 100 Cr | ₹ 100 Cr < ₹ 200 Cr | ₹ 200 Cr < ₹500 Cr | ₹ 500 Cr & Above | None |
| 1 year – 1 year 10 days | None | 6.25 | None | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 1 year 11 days < 13 months | None | 6.25 | None | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 13 months < 15 months | None | 6.25 | None | 6.30 | 6.15 | 6.30 | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 15 months < 18 months | None | 6.50 | None | 6.50 | 6.15 | 6.30 | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 18 Months < 2 years | None | 6.60 | None | 6.60 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 2 years < 3 years | None | 6.60 | None | 6.60 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | None |
| 3 years < 5 years | None | 6.60 | None | 6.60 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | None |
| 5 years to 10 years | None | 6.60 | None | 6.60 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | None |
|  | Deposit Rates w.e.f. 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None |  |
| None | None | Below ₹ 3 Cr | None | ₹ 3 Cr < ₹ 5 Cr | ₹ 5 Cr < ₹ 10 Cr | ₹ 10 Cr < ₹ 25 Cr | ₹ 25 Cr < ₹ 50 Cr | ₹ 50 Cr < ₹ 100 Cr | ₹ 100 Cr < ₹ 200 Cr | ₹ 200 Cr < ₹ 500 Cr | ₹ 500 Cr & Above | None |
| 7 – 14 days | None | 3.00 | None | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | None |
| 15 – 29 days | None | 3.00 | None | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | None |
| 30 – 45 days | None | 3.25 | None | 4.80 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | None |
| 46 – 60 days | None | 4.00 | None | 5.05 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | None |
| 61 days - 87 days | None | 4.00 | None | 5.30 | 5.25 | 5.25 | 5.25 | 5.25 | 5.50 | 5.50 | 6.00 | None |
| 88 days – 3 months 24 days | None | 4.50 | None | 5.80 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | None |
| 3 months 25 days < 4 months | None | 4.50 | None | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | None |
| 4 months < 6 months | None | 4.50 | None | 5.80 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | None |
| 6 months < 9 months | None | 5.50 | None | 5.95 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | None |
| 9 months < 1 year | None | 5.75 | None | 6.05 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | None |
| 1 year – 1 year 10 days | None | 6.25 | None | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 1 year 11 days < 13 months | None | 6.25 | None | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 13 months < 15 months | None | 6.25 | None | 6.30 | 6.15 | 6.30 | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 15 months < 18 months | None | 6.50 | None | 6.50 | 6.15 | 6.30 | 6.30 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 18 Months < 2 years | None | 6.60 | None | 6.60 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 2 years < 3 years | None | 6.60 | None | 6.60 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | None |
| 3 years < 5 years | None | 6.60 | None | 6.60 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | None |
| 5 years to 10 years | None | 6.60 | None | 6.60 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | None |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
|  | Deposits - ₹ 3 crores & above\* w.e.f. 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| None | None | None | ₹ 3 Cr < ₹ 5 Cr | None | None | ₹ 5 Cr < ₹ 10 Cr | None | None | ₹ 10 Cr < ₹ 25 Cr | None | None | ₹ 25 Cr < ₹ 50 Cr | None | None | ₹ 50 Cr < ₹ 100 Cr | None | None | ₹ 100 Cr < ₹ 200 Cr | None | None | ₹ 200 Cr < ₹ 500 Cr | None | None | ₹ 500 Cr & Above | None | None |
|  | 1 year – 1 year 10 days |  |  | 6.40 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.51 |  |  | 6.61 |  |  | 6.61 |  |
|  | 1 year 11 days < 13 months |  |  | 6.40 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 13 months < 15 months |  |  | 6.40 |  |  | 6.25 |  |  | 6.30 |  |  | 6.30 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 15 months < 18 months |  |  | 6.55 |  |  | 6.25 |  |  | 6.30 |  |  | 6.30 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 18 Months < 2 years |  |  | 6.60 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 2 years < 3 years |  |  | 6.60 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |
|  | 3 years < 5 years |  |  | 6.60 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |
|  | 5 years to 10 years |  |  | 6.60 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |
|  | Deposits - ₹ 3 crores & above\* w.e.f. 06th September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| Maturity Period | None | None |  | Interest Rates (percent per annum) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |
| None | None | None | ₹ 3 Cr < ₹ 5 Cr | None | None | ₹ 5 Cr < ₹ 10 Cr | None | None | ₹ 10 Cr < ₹ 25 Cr | None | None | ₹ 25 Cr < ₹ 50 Cr | None | None | ₹ 50 Cr < ₹ 100 Cr | None | None | ₹ 100 Cr < ₹ 200 Cr | None | None | ₹ 200 Cr < ₹ 500 Cr | None | None | ₹ 500 Cr & Above | None | None |
|  | 30 – 45 days |  |  | 4.80 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |  | 4.75 |  |
|  | 46 – 60 days |  |  | 5.05 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |  | 5.00 |  |
|  | 61 days - 87 days |  |  | 5.30 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |  | 5.50 |  |  | 5.50 |  |  | 6.00 |  |
|  | 88 days – 3 months 24 days |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |
|  | 3 months 25 days < 4 months |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |
|  | 4 months < 6 months |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |
|  | 6 months < 9 months |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.10 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |
|  | 9 months < 1 year |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |  | 6.10 |  |
|  | 1 year – 1 year 10 days |  |  | 6.40 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.51 |  |  | 6.61 |  |  | 6.61 |  |
|  | 1 year 11 days < 13 months |  |  | 6.40 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 13 months < 15 months |  |  | 6.40 |  |  | 6.25 |  |  | 6.30 |  |  | 6.30 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 15 months < 18 months |  |  | 6.55 |  |  | 6.25 |  |  | 6.30 |  |  | 6.30 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 18 Months < 2 years |  |  | 6.60 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 2 years < 3 years |  |  | 6.60 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |  | 6.35 |  |
|  | 3 years < 5 years |  |  | 6.60 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |
|  | 5 years to 10 years |  |  | 6.60 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |  | 6.45 |  |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| Interest Rates w.e.f. 03rd September 2025\*\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| Maturity Period | None | None |  | USD | None | None | None |  | GBP | None | None | EURO | None | None | AUD | None | None | CAD | None | None |
| None | None | None |  | Below |  |  | 1 million & |  | None | None | None | None | None | None | None | None | None | None | None | None |
| None | None | None | None | 1 million | None | None | above | None | None | None | None | None | None | None | None | None | None | None | None | None |
| 30 days < 3 months | None | None | 0.15 | None | None | 0.15 | None | None | 0.15 | None | None | 0.01 | None | None | 0.30 | None | None | 0.35 | None | None |
|  | 3 months < 6 months |  |  | 0.25 |  |  | 0.25 |  |  | 0.15 |  |  | 0.01 |  |  | 0.30 |  |  | 0.35 |  |
| 6 months < 1 year | None | None | 0.30 | None | None | 0.30 | None | None | 0.15 | None | None | 0.01 | None | None | 0.30 | None | None | 0.35 | None | None |
|  | 1 year < 2 years |  |  | 4.35 |  |  | 4.35 |  |  | 4.25 |  |  | 1.65 |  |  | 3.75 |  |  | 2.75 |  |
| 2 years < 3 years | None | None | 3.90 | None | None | 3.90 | None | None | 3.80 | None | None | 0.01 | None | None | 3.60 | None | None | 2.50 | None | None |
|  | 3 years < 4 years |  |  | 3.65 |  |  | 3.65 |  |  | 0.01 |  |  | 0.01 |  |  | 3.15 |  |  | 2.25 |  |
| 4 years < 5 years | None | None | 3.30 | None | None | 3.30 | None | None | 0.01 | None | None | 0.01 | None | None | 3.15 | None | None | 2.15 | None | None |
|  | 5 years |  |  | 3.30 |  |  | 3.30 |  |  | 0.01 |  |  | 0.01 |  |  | 2.95 |  |  | 1.95 |  |

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| MIBOR Linked Deposit Rates w.e.f 10th October 2024 | None |
| Maturity Period | Interest Rates (percent per annum) |
| 7 days to 29 days | Overnight MIBOR minus 1.65% |
| 30 days to 45 days | Overnight MIBOR minus 0.90% |
| 46 days to 60 days | Overnight MIBOR minus 0.65% |
| 61 days < 3 months | Overnight MIBOR minus 0.40% |
| 3 months < 6 months | Overnight MIBOR plus 0.10% |
| 6 months < 9 months | Overnight MIBOR plus 0.35% |
| 9 months < 1 year | Overnight MIBOR plus 0.45% |
| 1 year | Overnight MIBOR plus 1.00% |

# >> PVB\_2 : Bandhan Bank

Website: https://www.bandhanbank.com/rates-charges

Summary:

Domestic / Non-Resident Rupee Savings Deposit Interest Rate Chart, w.e.f. September 01, 2025

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| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| For End-of-Day Balance up to ₹250 crore | For End-of-Day Balance up to ₹250 crore | For End-of-Day Balance above ₹250 crore up to ₹500 crore | For End-of-Day Balance above ₹250 crore up to ₹500 crore | For End-of-Day Balance above ₹500 crore | For End-of-Day Balance above ₹500 crore |
| Balance Bucket | Interest Rate (p.a.) | Balance Bucket | Interest Rate (p.a.) | Balance Bucket | Interest Rate (p.a.) |
| Balance up to ₹1 lakh | 2.70% | Balance up to ₹1 lakh | 2.70% | Balance up to ₹1 lakh | 2.70% |
| Balance above ₹1 lakh to ₹5 lakh | 2.70% | Entire balance above ₹1 lakh | 7.05% | Entire balance above ₹1 lakh | 7.10% |
| Balance above ₹5 lakh to ₹10 lakh | 4.50% | Entire balance above ₹1 lakh | 7.05% | Entire balance above ₹1 lakh | 7.10% |
| Balance above ₹10 lakh to ₹50 lakh | 5.50% | Entire balance above ₹1 lakh | 7.05% | Entire balance above ₹1 lakh | 7.10% |
| Balance above ₹50 lakh to ₹5 crore | 5.70% | Entire balance above ₹1 lakh | 7.05% | Entire balance above ₹1 lakh | 7.10% |
| Balance above ₹5 crore to ₹50 crore | 6.15% | Entire balance above ₹1 lakh | 7.05% | Entire balance above ₹1 lakh | 7.10% |
| Balance above ₹50 crore to ₹250 crore | 6.15% | Entire balance above ₹1 lakh | 7.05% | Entire balance above ₹1 lakh | 7.10% |

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| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) |
| Tenure | ₹3 cr to ₹10 cr | Above ₹10 cr to less than ₹25 cr | ₹25 cr to less than ₹50 cr | ₹50 cr and above |
| 7 days to 15 days | 3.00% | 3.00% | 3.00% | 3.00% |
| 16 days < 1 month | 3.25% | 3.25% | 3.25% | 3.25% |
| 1 month < 2 months | 5.00% | 5.00% | 5.00% | 5.00% |
| 2 months < 3 months | 5.35% | 5.35% | 5.35% | 5.35% |
| 3 months < 4 months | 6.00% | 6.00% | 6.00% | 6.00% |
| 4 months < 5 months | 5.75% | 5.75% | 5.75% | 5.75% |
| 5 months < 6 months | 5.85% | 5.85% | 5.85% | 5.85% |
| 6 months < 7 months | 5.85% | 5.85% | 5.85% | 5.85% |
| 7 months < 8 months | 5.85% | 5.85% | 5.85% | 5.85% |
| 8 months < 9 months | 5.95% | 5.95% | 5.95% | 5.95% |
| 9 months < 10 months | 6.30% | 6.30% | 6.30% | 6.30% |
| 10 months < 11 months | 6.30% | 6.30% | 6.30% | 6.30% |
| 11 months < 12 months | 6.30% | 6.30% | 6.30% | 6.30% |
| 12 months | 7.00% | 7.00% | 7.00% | 7.00% |
| 12 months 1 day < 13 months | 7.00% | 7.00% | 7.00% | 7.00% |
| 13 months < 14 months | 6.55% | 6.55% | 6.55% | 6.55% |
| 14 months < 15 months | 6.55% | 6.55% | 6.55% | 6.55% |
| 15 months < 16 months | 6.15% | 6.15% | 6.15% | 6.15% |
| 16 months < 17 months | 6.15% | 6.15% | 6.15% | 6.15% |
| 17 months < 18 months | 6.15% | 6.15% | 6.15% | 6.15% |
| 18 months < 2 years | 6.15% | 6.15% | 6.15% | 6.15% |
| 2 years to less than 3 years | 6.15% | 6.15% | 6.15% | 6.15% |
| 3 years to less than 5 years | 5.55% | 5.55% | 5.55% | 5.55% |
| 5 years to 10 years | 4.40% | 4.40% | 4.40% | 4.40% |

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| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) |
| Tenure | ₹3 cr to ₹10 cr | Above ₹10 cr to less than ₹25 cr | ₹25 cr to less than ₹50 cr | ₹50 cr and above |
| 7 days to 15 days | 3.00% | 3.00% | 3.00% | 3.00% |
| 16 days to < 1 month | 3.40% | 3.40% | 3.40% | 3.40% |
| 1 month < 2 months | 5.15% | 5.15% | 5.15% | 5.15% |
| 2 months < 3 months | 5.50% | 5.50% | 5.50% | 5.50% |
| 3 months < 4 months | 6.25% | 6.25% | 6.25% | 6.25% |
| 4 months < 5 months | 5.90% | 5.90% | 5.90% | 5.90% |
| 5 months < 6 months | 6.00% | 6.00% | 6.00% | 6.00% |
| 6 months < 7 months | 6.00% | 6.00% | 6.00% | 6.00% |
| 7 months < 8 months | 6.00% | 6.00% | 6.00% | 6.00% |
| 8 months < 9 months | 6.10% | 6.10% | 6.10% | 6.10% |
| 9 months < 10 months | 6.65% | 6.65% | 6.65% | 6.65% |
| 10 months < 11 months | 6.65% | 6.65% | 6.65% | 6.65% |
| 11 months < 12 months | 6.65% | 6.65% | 6.65% | 6.65% |
| 12 months | 7.20% | 7.20% | 7.20% | 7.20% |
| 12 months 1 day < 13 months | 7.20% | 7.20% | 7.20% | 7.20% |
| 13 months < 14 months | 6.85% | 6.85% | 6.85% | 6.85% |
| 14 months < 15 months | 6.85% | 6.85% | 6.85% | 6.85% |
| 15 months < 16 months | 6.70% | 6.70% | 6.70% | 6.70% |
| 16 months < 17 months | 6.70% | 6.70% | 6.70% | 6.70% |
| 17 months < 18 months | 6.70% | 6.70% | 6.70% | 6.70% |
| 18 months < 2 years | 6.70% | 6.70% | 6.70% | 6.70% |
| 2 years to less than 3 years | 6.70% | 6.70% | 6.70% | 6.70% |
| 3 years to less than 5 years | 6.15% | 6.15% | 6.15% | 6.15% |
| 5 years to 10 years | 4.90% | 4.90% | 4.90% | 4.90% |

No label found

No label found

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) | With Premature Payment Facility "Callable" (All rates are per annum) |
| Tenure | ₹3 cr to ₹10 cr | Above ₹10 cr to less than ₹25 cr | ₹25 cr to less than ₹50 cr | ₹50 cr and above |
| 12 months | 7.00% | 7.00% | 7.00% | 7.00% |
| 12 months 1 day < 13 months | 7.00% | 7.00% | 7.00% | 7.00% |
| 13 months < 14 months | 6.55% | 6.55% | 6.55% | 6.55% |
| 14 months < 15 months | 6.55% | 6.55% | 6.55% | 6.55% |
| 15 months < 16 months | 6.15% | 6.15% | 6.15% | 6.15% |
| 16 months < 17 months | 6.15% | 6.15% | 6.15% | 6.15% |
| 17 months < 18 months | 6.15% | 6.15% | 6.15% | 6.15% |
| 18 months < 2 years | 6.15% | 6.15% | 6.15% | 6.15% |
| 2 years to less than 3 years | 6.15% | 6.15% | 6.15% | 6.15% |
| 3 years to less than 5 years | 5.55% | 5.55% | 5.55% | 5.55% |
| 5 years to 10 years | 4.40% | 4.40% | 4.40% | 4.40% |

No label found

No label found

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) | Without Premature Payment facility "Non-Callable" (All rates are per annum) |
| Tenure | ₹3 cr to ₹10 cr | Above ₹10 cr to less than ₹25 cr | ₹25 cr to less than ₹50 cr | ₹50 cr and above |
| 12 months | 7.20% | 7.20% | 7.20% | 7.20% |
| 12 months 1 day < 13 months | 7.20% | 7.20% | 7.20% | 7.20% |
| 13 months < 14 months | 6.85% | 6.85% | 6.85% | 6.85% |
| 14 months < 15 months | 6.85% | 6.85% | 6.85% | 6.85% |
| 15 months < 16 months | 6.70% | 6.70% | 6.70% | 6.70% |
| 16 months < 17 months | 6.70% | 6.70% | 6.70% | 6.70% |
| 17 months < 18 months | 6.70% | 6.70% | 6.70% | 6.70% |
| 18 months < 2 years | 6.70% | 6.70% | 6.70% | 6.70% |
| 2 years to less than 3 years | 6.70% | 6.70% | 6.70% | 6.70% |
| 3 years to less than 5 years | 6.15% | 6.15% | 6.15% | 6.15% |
| 5 years to 10 years | 4.90% | 4.90% | 4.90% | 4.90% |

No label found

No label found

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Tenor | USD | GBP | EUR |
| 1 Year to < 2 Years | 5.36% | 3.72% | nan |
| 2 Years to < 3 Years | 3.86% | nan | nan |
| 3 Years to < 4 Years | 3.86% | nan | nan |
| 4 Years to < 5 Years | 3.86% | nan | nan |
| 5 Years only | 2.86% | nan | nan |

FCNR

Term Deposit

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity Bucket | Interest Rates for Non-Senior Citizens | Interest Rates for Senior Citizens |
| 7 days to 14 days | 2.95% | 3.70% |
| 15 days to 30 days | 2.95% | 3.70% |
| 31 days to less than 2 months | 3.45% | 4.20% |
| 2 months to less than 3 months | 4.20% | 4.95% |
| 3 months to less than 6 months | 4.20% | 4.95% |
| 6 months to less than 1 year | 4.20% | 4.95% |
| 1 year | 7.00% | 7.50% |
| 1 year 1 day to 1 year 9 months | 7.00% | 7.50% |
| 1 year 9 months 1 day to less than 2 years | 7.00% | 7.50% |
| 2 years to less than 3 years | 7.20% | 7.70% |
| 3 years to less than 5 years | 7.00% | 7.50% |
| 5 years to up to 10 years | 5.85% | 6.60% |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| TD Type | Interest Rates for Non-Senior Citizens | Interest Rates for Senior Citizens |
| Tax Saver Fixed Deposit | 6.25% | 7.25% |

Term Deposit

Home Loan

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Loan Amount | Minimum Interest Rate(%) | Maximum Interest Rate(%) |
| All Loan Amount | 8.41% | 12.58% |

Term Deposit

Home Loan

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Loan Amount | Minimum Interest Rate(%) | Maximum Interest Rate(%) |
| All Loan Amount | 11.89% | 14.71% |

Home Loan

Marginal Cost of Funds Based Lending Rates (MCLR)

|  |  |
| --- | --- |
| 0 | 1 |
| Tenor | MCLR |
| Overnight | 8.65% |
| 1 Month | 9.00% |
| 3 Months | 9.20% |
| 6 Months | 9.35% |
| 1 Year | 9.50% |
| 2 Years | 9.50% |
| 3 Years | 9.50% |

No label found

No label found

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Currency | Card Rate | Card Rate | Card Rate | Card Rate |
| Currency | TT Buy Rate | TT Sell Rate | Bill Buy Rate | Bill Sell Rate |
| USD | 87.46 | 88.77 | 87.26 | 88.97 |
| EUR | 101.69 | 103.99 | 101.42 | 104.26 |
| GBP | 117.29 | 119.81 | 117.01 | 120.09 |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Description | Charges |
| Processing fee | 1% ( of loan disbursement amount ) + GST/ Applicable Tax |
| General Insurance | On actual basis + GST / applicable taxes |
| Foreclosure charges | Nil |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Description | Charges |
| Processing fee | 1.25% + GST |
| General Insurance | On actual basis + GST / applicable taxes |
| Foreclosure charges | Nil |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Description | Charges |
| Processing fee | 1.25% + GST |
| Foreclosure charges | NIL |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Description | Charges |
| Loan Processing Charges Micro Home Loan & Suawas Saral Loan | 1.0% of loan amount OR ₹5,000 whichever is higher + applicable taxes |
| Loan Processing Charges for Suniwas Loan | ₹1,500 + GST for loan less than of up to ₹2,00,000OR ₹2,000 + GST for loan above ₹2,00,000 and up to ₹5,00,000 |
| Part Payment Charges | Nil |
| Fore Closure Statement | Nil |
| Foreclosure Charges on Fixed Rate | Nil |
| Document Retrieval Charges – for photocopy only | Nil |
| Statement of Account | Nil |
| Duplicate NOC | Nil |
| All Other Noc | Not applicable |
| Stamp Duties | On Actual |
| Loan Cancellation | Nil—however client has to pay interest for interim period between loan disbursement to loan cancellation period and PF and Stamp Duty and documentation charges will be retained |
| Change Of Address | Nil |
| Agreement Copy | Nil |
| Legal and Other Recovery Charges | On Actual |
| PDD collection charges | Nil |
| Valuation Charges | Nil |
| CERSAI charges | On Actual |
| Provisional / Final IT certificate | Nil |
| Equitable Mortgage charge creation | On Actual-As Applicable in states |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| NACH Sponsorship | Charges (₹) |
| NACH Mandate Registration (per mandate) | Rs.15.00 |
| NACH Mandate Modification (per mandate) | Rs.15.00 |
| NACH Mandate Cancellation (per mandate) | Rs.15.00 |
| NACH Debit Transaction Processing (per Success transaction) | Rs.5.00 |
| Mandate Form (100 pcs/packet) | Rs.50.00 |
| Maintenance Fee: Active Mandates (per mandate) | Rs.0.50 |
| Maintenance Fee: Dormant Mandate (per mandate/ per annum) | DormantPeriod(Year)Amount(Rs)1stRs.1.002nd & 3rdRs.2.004th & 5thRs.3.006th onwardsRs.5.00 |
| DormantPeriod(Year) | Amount(Rs) |
| 1st | Rs.1.00 |
| 2nd & 3rd | Rs.2.00 |
| 4th & 5th | Rs.3.00 |
| 6th onwards | Rs.5.00 |
| NACH Credit Transaction Processing | Rs.1.00 |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| DormantPeriod(Year) | Amount(Rs) |
| 1st | Rs.1.00 |
| 2nd & 3rd | Rs.2.00 |
| 4th & 5th | Rs.3.00 |
| 6th onwards | Rs.5.00 |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Description | Charges |
| Processing fee | For Loan up to ₹25,000: NilFor Loan > ₹25,000: 1.25% + GST |
| Foreclosure Charges | Nil |
| General Insurance for Suchana and Shristi only | On actual basis |

No label found

No label found

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Sr. No. | Name of CRA | Schemes | Service Charge | Service Charge | Service Charge |
| Sr. No. | Name of CRA | Schemes | PRA Opening Charges | PRA Annual Maintenance Charges | Transaction Charges |
| 1 | Computer Age Management Services Limited | NPS Regular (₹) | 40 | 65 | 3.50 |
| 1 | Computer Age Management Services Limited | NPS Lite (₹) | 15 | 16.25 | NIL |
| 1 | Computer Age Management Services Limited | APY (₹) | 15 | 16.25 | NIL |
| 2 | KFin Technologies Limited | NPS Regular (₹) | 39.36 | 57.63 | 3.36 |
| 2 | KFin Technologies Limited | NPS Lite (₹) | 15 | 14.40 | NIL |
| 2 | KFin Technologies Limited | APY (₹) | 15 | 14.40 | NIL |
| 3 | Protean eGov Technologies Limited | NPS Regular (₹) | 40 | 69 | 3.75 |
| 3 | Protean eGov Technologies Limited | NPS Lite (₹) | 15 | 20 | NIL |
| 3 | Protean eGov Technologies Limited | APY (₹) | 15 | 20 | NIL |

# >> PVB\_3 : CSB Bank

Website: https://www.csb.co.in/interest-rates

Summary:

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON DOMESTIC SAVINGS BANK DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON DOMESTIC SAVINGS BANK DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON DOMESTIC SAVINGS BANK DEPOSITS (W.E.F. 02-08-2025) |
| Slab | End of the Day Balance | Rate of Interest (p.a.) |
| 1 | Up to Rs 1 Lakh | 2.10% |
| 2 | Above Rs 1 Lakh to Rs 25 Lakh | 2.10% for amount upto Rs 1 Lakh2.50% for amount above Rs 1 lakh & up to Rs 25 lakh |
| 3 | Above Rs 25 lakh to Rs 50 Lakh | 2.10% for amount upto Rs 1 Lakh 2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh and up to Rs 50 Lakh |
| 4 | Above Rs 50 lakh to Rs 5 Crore | 2.10% for amount upto Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh and up to Rs 50 Lakh 3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore |
| 5 | Above Rs 5 Crore to Rs 25 Crore | 2.10% for amount upto Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh 3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore 4.50% for amount above Rs 5 Crore & up to Rs 25 Crore |
| 6 | Above Rs 25 Crore to Rs 50 Crore | 2.10% for amount upto Rs 1 Lakh 2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore |
| 7 | Above Rs 50 Crore to Rs 100 Crore | 2.10% for amount up to Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore 5.50% for amount above Rs 50 Crore & up to Rs 100 Crore |
| 8 | Above Rs 100 Crore to Rs 200 Crore | 2.10% for amount up to Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore5.50% for amount above Rs 50 Crore & up to Rs 100 Crore7.20% for amount above Rs 100 Crore & up to Rs 200 Crore |
| 9 | Above Rs 200 Crore | 2.10% for amount up to Rs 1 Lakh 2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore5.50% for amount above Rs 50 Crore & up to Rs 100 Crore7.20% for amount above Rs 100 Crore & up to Rs 200 Crore7.40% for amount above Rs 200 Crore |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON DOMESTIC TERM DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON DOMESTIC TERM DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON DOMESTIC TERM DEPOSITS (W.E.F. 02-08-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 7 days to less than 1 month | 3.00% |
| 2 | 1 month to less than 2 months | 4.00% |
| 3 | 2 months to less than 3 months | 4.50% |
| 4 | 3 months to less than 6 months | 5.25% |
| 5 | 6 months to less than 7 months | 5.25% |
| 6 | 7 months to less than 12 months | 6.50% |
| 7 | 12 months to less than 13 months | 5.00% |
| 8 | 13 months | 6.80% |
| 9 | Above 13 months to 24 months | 5.50% |
| 10 | Above 24 months to ‘24 Months & 14 days’ | 5.75% |
| 11 | Above ‘24 Months & 14 days’ to 25 Months | 6.50% |
| 12 | Above 25 Months to 60 Months | 5.75% |
| 13 | Above 60 Months to 120 Months | 6.00% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING DEPOSIT (W.E.F. 01-03-2025) | INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING DEPOSIT (W.E.F. 01-03-2025) | INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING DEPOSIT (W.E.F. 01-03-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 5 Years | 5.75% |

INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING DEPOSIT (W.E.F. 01-03-2025) Slab Deposit Tenor Below Rs. 3 Crore (Rate of Interest p.a.) 1 5 Years 5.75%

Lock in period for tax saving deposit is 5 years.

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| INTEREST RATES (P.A.) ON SENIOR CITIZEN TERM DEPOSITS (TERM DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON SENIOR CITIZEN TERM DEPOSITS (TERM DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON SENIOR CITIZEN TERM DEPOSITS (TERM DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 02-08-2025) | nan |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 7 days to less than 1 month | 3.00% | nan |
| 2 | 1 month to less than 2 months | 4.00% | nan |
| 3 | 2 months to less than 3 months | 4.50% | nan |
| 4 | 3 months to less than 6 months | 5.25% | nan |
| 5 | 6 months to less than 7 months | 5.75% | nan |
| 6 | 7 months to less than 12 months | 7.00% | nan |
| 7 | 12 months to less than 13 months | 5.50% | nan |
| 8 | 13 months | 7.30% | nan |
| 9 | Above 13 months to 24 months | 6.00% | nan |
| 10 | Above 24 months to ‘24 Months & 14 days’ | 6.25% | nan |
| 11 | Above ‘24 Months & 14 days’ to 25 Months | 7.00% | nan |
| 12 | Above 25 Months to 60 Months | 6.25% | nan |
| 13 | Above 60 Months to 120 Months | 6.50% | nan |

Lock in period for tax saving deposit is 5 years.

\*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures.

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING ACHARYA DEPOSITS (TAX SAVING DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 01-03-2025) | INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING ACHARYA DEPOSITS (TAX SAVING DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 01-03-2025) | INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING ACHARYA DEPOSITS (TAX SAVING DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 01-03-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 5 Years | 6.25% |

\*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures.

INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING ACHARYA DEPOSITS (TAX SAVING DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 01-03-2025) Slab Deposit Tenor Below Rs. 3 Crore (Rate of Interest p.a.) 1 5 Years 6.25% Lock in period for tax saving deposit is 5 years.

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| DOMESTIC (Including Senior Citizen) RETAIL NON-CALLABLE DEPOSITS (W.E.F. 02-08-2025) | DOMESTIC (Including Senior Citizen) RETAIL NON-CALLABLE DEPOSITS (W.E.F. 02-08-2025) | DOMESTIC (Including Senior Citizen) RETAIL NON-CALLABLE DEPOSITS (W.E.F. 02-08-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 13 months | 6.85% |

\*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures.

INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING ACHARYA DEPOSITS (TAX SAVING DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 01-03-2025) Slab Deposit Tenor Below Rs. 3 Crore (Rate of Interest p.a.) 1 5 Years 6.25% Lock in period for tax saving deposit is 5 years.

|  |  |
| --- | --- |
| 0 | 1 |
| ANNUALISED YIELD (P.A) FOR DOMESTIC TERM DEPOSITS (W.E.F. 03-05-2024) | ANNUALISED YIELD (P.A) FOR DOMESTIC TERM DEPOSITS (W.E.F. 03-05-2024) |
| Period | Below Rs. 3 Crore |
| 1 Year | 5.09% |
| 2 Years | 5.77% |
| 3 Years | 6.23% |
| 4 Years | 6.41% |
| 5 Years | 6.61% |
| 6 Years | 7.16% |
| 7 Years | 8.93% |
| 8 Years | 7.63% |
| 9 Years | 7.88% |
| 10 Years | 8.14% |

INTEREST RATES (P.A.) ON DOMESTIC TAX SAVING ACHARYA DEPOSITS (TAX SAVING DEPOSITS FOR RESIDENT INDIAN SENIOR CITIZEN) (W.E.F. 01-03-2025) Slab Deposit Tenor Below Rs. 3 Crore (Rate of Interest p.a.) 1 5 Years 6.25% Lock in period for tax saving deposit is 5 years.

ANNUALISED YIELD (P.A) FOR DOMESTIC TERM DEPOSITS (W.E.F. 03-05-2024) Period Below Rs. 3 Crore 1 Year 5.09% 2 Years 5.77% 3 Years 6.23% 4 Years 6.41% 5 Years 6.61% 6 Years 7.16% 7 Years 8.93% 8 Years 7.63% 9 Years 7.88% 10 Years 8.14%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| ANNUALISED YIELD (P.A) FOR ACHARYA DEPOSITS (W.E.F. 03-05-2024) | ANNUALISED YIELD (P.A) FOR ACHARYA DEPOSITS (W.E.F. 03-05-2024) | ANNUALISED YIELD (P.A) FOR ACHARYA DEPOSITS (W.E.F. 03-05-2024) |
| Period | Below Rs. 3 Crore | nan |
| 1 Year | 5.61% | nan |
| 2 Years | 6.32% | nan |
| 3 Years | 6.82% | nan |
| 4 Years | 7.04% | nan |
| 5 Years | 7.27% | nan |
| 6 Years | 7.87% | nan |
| 7 Years | 8.93% | nan |
| 8 Years | 8.44% | nan |
| 9 Years | 8.74% | nan |
| 10 Years | 9.06% | nan |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON NON-RESIDENT SAVINGS BANK DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON NON-RESIDENT SAVINGS BANK DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON NON-RESIDENT SAVINGS BANK DEPOSITS (W.E.F. 02-08-2025) |
| Slab | End of the Day Balance | Rate of Interest (p.a.) |
| 1 | Up to Rs 1 Lakh | 2.10% |
| 2 | Above Rs 1 Lakh to Rs 25 Lakh | 2.10% for amount upto Rs 1 Lakh 2.50% for amount above Rs 1 lakh & up to Rs 25 lakh |
| 3 | Above Rs 25 lakh to Rs 50 Lakh | 2.10% for amount upto Rs 1 Lakh 2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh and up to Rs 50 Lakh |
| 4 | Above Rs 50 lakh to Rs 5 Crore | 2.10% for amount upto Rs 1 Lakh 2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh and up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore |
| 5 | Above Rs 5 Crore to Rs 25 Crore | 2.10% for amount upto Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh 3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh 3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore 4.50% for amount above Rs 5 Crore & up to Rs 25 Crore |
| 6 | Above Rs 25 Crore to Rs 50 Crore | 2.10% for amount upto Rs 1 Lakh 2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore |
| 7 | Above Rs 50 Crore to Rs 100 Crore | 2.10% for amount up to Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore5.50% for amount above Rs 50 Crore & up to Rs 100 Crore |
| 8 | Above Rs 100 Crore to Rs 200 Crore | 2.10% for amount up to Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore5.50% for amount above Rs 50 Crore & up to Rs 100 Crore7.20% for amount above Rs 100 Crore & up to Rs 200 Crore |
| 9 | Above Rs 200 Crore | 2.10% for amount up to Rs 1 Lakh2.50% for amount above Rs 1 Lakh & up to Rs 25 Lakh3.00% for amount above Rs 25 Lakh & up to Rs 50 Lakh3.50% for amount above Rs 50 Lakh & up to Rs 5 Crore4.50% for amount above Rs 5 Crore & up to Rs 25 Crore5.00% for amount above Rs 25 Crore & up to Rs 50 Crore5.50% for amount above Rs 50 Crore & up to Rs 100 Crore7.20% for amount above Rs 100 Crore & up to Rs 200 Crore7.40% for amount above Rs 200 Crore |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON NRE TERM DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON NRE TERM DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON NRE TERM DEPOSITS (W.E.F. 02-08-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore(Rate of Interest p.a.) |
| 1 | 12 months to less than 13 months | 5.00% |
| 2 | 13 months | 6.80% |
| 3 | Above 13 months to 24 months | 5.50% |
| 4 | Above 24 months to ‘24 Months & 14 days’ | 5.75% |
| 5 | Above ‘24 Months & 14 days’ to 25 Months | 6.50% |
| 6 | Above 25 Months to 60 Months | 5.75% |
| 7 | Above 60 Months to 120 Months | 6.00% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON NRO TERM DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON NRO TERM DEPOSITS (W.E.F. 02-08-2025) | INTEREST RATES (P.A.) ON NRO TERM DEPOSITS (W.E.F. 02-08-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 7 days to less than 1 month | 3.00% |
| 2 | 1 month to less than 2 months | 4.00% |
| 3 | 2 months to less than 3 months | 4.50% |
| 4 | 3 months to less than 6 months | 5.25% |
| 5 | 6 months to less than 7 months | 5.25% |
| 6 | 7 months to less than 12 months | 6.50% |
| 7 | 12 months to less than 13 months | 5.00% |
| 8 | 13 months | 6.80% |
| 9 | Above 13 months to 24 months | 5.50% |
| 10 | Above 24 months to ‘24 Months & 14 days’ | 5.75% |
| 11 | Above ‘24 Months & 14 days’ to 25 Months | 6.50% |
| 12 | Above 25 Months to 60 Months | 5.75% |
| 13 | Above 60 Months to 120 Months | 6.00% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| INTEREST RATES (P.A.) ON NRO TAX SAVING DEPOSITS (W.E.F. 01-03-2025) | INTEREST RATES (P.A.) ON NRO TAX SAVING DEPOSITS (W.E.F. 01-03-2025) | INTEREST RATES (P.A.) ON NRO TAX SAVING DEPOSITS (W.E.F. 01-03-2025) |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 5 Years | 5.75% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| NRO/NRE RETAIL NON-CALLABLE DEPOSITS (W.E.F. 02-08-2025) | NRO/NRE RETAIL NON-CALLABLE DEPOSITS (W.E.F. 02-08-2025) | nan |
| Slab | Deposit Tenor | Below Rs. 3 Crore (Rate of Interest p.a.) |
| 1 | 13 months | 6.85% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |
| --- | --- |
| 0 | 1 |
| ANNUALISED YIELD (P.A) FOR NRE TERM DEPOSITS (W.E.F. 03-05-2024) | ANNUALISED YIELD (P.A) FOR NRE TERM DEPOSITS (W.E.F. 03-05-2024) |
| Period | Below Rs. 3 Crore |
| 1 Year | 5.09% |
| 2 Years | 5.77% |
| 3 Years | 6.23% |
| 4 Years | 6.41% |
| 5 Years | 6.61% |
| 6 Years | 7.16% |
| 7 Years | 8.93% |
| 8 Years | 7.63% |
| 9 Years | 7.88% |
| 10 Years | 8.14% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |
| --- | --- |
| 0 | 1 |
| ANNUALISED YIELD (P.A) FOR NRO TERM DEPOSITS (W.E.F. 03-05-2024) | ANNUALISED YIELD (P.A) FOR NRO TERM DEPOSITS (W.E.F. 03-05-2024) |
| Period | Below Rs. 3 Crore |
| 1 Year | 5.09% |
| 2 Years | 5.77% |
| 3 Years | 6.23% |
| 4 Years | 6.41% |
| 5 Years | 6.61% |
| 6 Years | 7.16% |
| 7 Years | 8.93% |
| 8 Years | 7.63% |
| 9 Years | 7.88% |
| 10 Years | 8.14% |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 | INTEREST RATES ON FCNR(B) TERM DEPOSITS (% P.A.) W.E.F. 01-05-2025 |
| Maturity Period | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | nan |
| Maturity Period | USD | GBP | EUR | YEN | CAD | AUD | nan |
| 12 months to less than 24 Months | 5.10 | 5.20 | 3.20 | 0.70 | 1.14 | 1.09 | nan |
| 24 months to less than 36 months | 4.30 | 1.86 | 0.36 | 0.70 | 2.20 | 1.57 | nan |
| 36 months to less than 48 months | 4.05 | 1.98 | 0.51 | 0.69 | 2.42 | 1.93 | nan |
| 48 months to less than 60 months | 4.00 | 1.99 | 0.61 | 0.70 | 2.48 | 2.20 | nan |
| 60 months only | 4.00 | 1.86 | 0.57 | 0.61 | 2.39 | 2.22 | nan |

DOMESTIC DEPOSITS NON-RESIDENT DEPOSITS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 | ANNUALISED YIELD FOR FCNR(B) TERM DEPOSITS (% PER ANNUM) W.E.F. 01.05.2025 |
| Maturity Period | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | Interest Rate (p.a.) | nan |
| Maturity Period | USD | GBP | EUR | YEN | CAD | AUD | nan |
| 12 months to less than 24 Months | 5.10% | 5.20% | 3.20% | 0.70% | 1.14% | 1.09% | nan |
| 24 months to less than 36 months | 4.44% | 1.89% | 0.36% | 0.71% | 2.23% | 1.59% | nan |
| 36 months to less than 48 months | 4.26% | 2.03% | 0.51% | 0.69% | 2.50% | 1.98% | nan |
| 48 months to less than 60 months | 4.29% | 2.06% | 0.62% | 0.71% | 2.59% | 2.28% | nan |
| 60 months only | 4.38% | 1.94% | 0.58% | 0.61% | 2.52% | 2.33% | nan |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Slab | Deposit Tenor | Rs 3 Crore to less than Rs 5 C rore | Rs 5 Crore to less than Rs 10 Crore | Rs 10 crore to less than Rs 25 Crore | Rs 25 crore to less than Rs 50 Crore | Rs 50 Crore to less than Rs 100 Crore | Rs 100 Crore & Above |
| None | None | (Rate of Interest p.a.) | None | None | None | None | None |
| 1 | 7 days to 14 days | 4.50% | 4.55% | 4.60% | 4.65% | 5.00% | 4.90% |
| 2 | 15 days to less than 1 Month | 4.60% | 4.65% | 5.50% | 5.50% | 5.50% | 5.00% |
| 3 | 1 Month to less than 2 Months | 4.90% | 5.00% | 5.05% | 5.10% | 5.20% | 5.20% |
| 4 | 2 Months to less than 3 Months | 5.00% | 5.05% | 5.10% | 5.20% | 5.30% | 5.40% |
| 5 | 3 Months to less than 4 Months | 5.60% | 5.80% | 6.40% | 6.50% | 6.60% | 6.50% |
| 6 | 4 Months to 9 months | 5.70% | 5.90% | 6.35% | 6.50% | 6.50% | 6.75% |
| 7 | Above 9 Months to less than 12 months | 6.00% | 6.25% | 6.35% | 6.50% | 6.50% | 6.50% |
| 8 | 12 Months to 15 Months | 6.00% | 6.25% | 6.35% | 6.75% | 6.85% | 6.85% |
| 9 | Above 15 months to 24 Months | 6.00% | 6.25% | 6.35% | 6.50% | 6.85% | 6.85% |
| 10 | Above 24 months to 120 Months | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |

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# >> PVB\_4 : City Union Bank

Website: https://cityunionbank.com/deposit-interest-rate

Summary:

Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Account | Savings Account |
| From 25-06-2025 | From 25-06-2025 |
| Day End Balance | ROI(%) |
| Below Rs.10 lakh | 2.75% |
| Rs.10 lakh & Above and Below Rs.1 Crore | 3.00% |
| Rs.1 Crore & Above and Below Rs.10 Crore | 3.50% |
| Rs.10 Crore & Above and Below Rs.50 Crore | 4.00% |
| Rs.50 crore and Above | 4.50% |

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|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Domestic/NRO Callable Term Deposit | Domestic/NRO Callable Term Deposit | Domestic/NRO Callable Term Deposit | Domestic/NRO Callable Term Deposit | Domestic/NRO Callable Term Deposit | Domestic/NRO Callable Term Deposit |
| From 13-06-2025 | From 13-06-2025 | From 13-06-2025 | From 13-06-2025 | From 13-06-2025 | From 13-06-2025 |
| Period | Rate of Interest % p.a | Rate of Interest % p.a | Rate of Interest % p.a | Rate of Interest % p.a | nan |
| Period | General | Senior Citizens | Super Senior Citizens | nan | nan |
| 7 days to 14 days | 4.00% | 4.00% | 4.00% | nan | nan |
| 15 days to 45 days | 4.00% | 4.00% | 4.00% | nan | nan |
| 46 days to 90 days | 5.25% | 5.25% | 5.25% | nan | nan |
| 91 days to 180 days | 5.75% | 5.75% | 5.75% | nan | nan |
| 181 days to 270 days | 6.25% | 6.50% | 6.50% | nan | nan |
| 271 days to 364 days | 6.25% | 6.50% | 6.50% | nan | nan |
| 365 days | 6.75% | 7.00% | 7.10% | nan | nan |
| 366 days to 3 Years | 6.65% | 6.90% | 7.00% | nan | nan |
| Above 3 Years upto 10 Years | 6.25% | 6.50% | 6.50% | nan | nan |
| Tax Saver | 6.25% | 6.25% | 6.25% | 6.25% | nan |
| For NRO deposits, the above rates under General category will alone be applicable i.e., senior citizen rate & super senior citizen rate is not applicable. | For NRO deposits, the above rates under General category will alone be applicable i.e., senior citizen rate & super senior citizen rate is not applicable. | For NRO deposits, the above rates under General category will alone be applicable i.e., senior citizen rate & super senior citizen rate is not applicable. | For NRO deposits, the above rates under General category will alone be applicable i.e., senior citizen rate & super senior citizen rate is not applicable. | nan | nan |

Revision of interest rate for Domestic Term Deposits & NRO Deposits

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

|  |  |
| --- | --- |
| 0 | 1 |
| NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) | NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) |
| From 13-06-2025 | From 13-06-2025 |
| PERIOD | ROI(%) |
| 365 days | 6.75% |
| 366 days to 3 Years | 6.65% |
| Above 3 Years up to 10 Years | 6.25% |

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) From 13-06-2025 PERIOD ROI(%) 365 days 6.75% 366 days to 3 Years 6.65% Above 3 Years up to 10 Years 6.25%

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above |
| From 01-09-2025 | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit |
| Period | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) |
| nan | Rs. 3 Cr to < Rs. 5 Cr | Rs. 5 Cr to < Rs. 10 Cr | Rs. 10 Cr < Rs. 20 Cr | Rs. 20 Cr to < Rs. 25 Cr | Rs. 25 Cr to < Rs. 50 Cr | Rs. 50 Cr to < Rs. 100 Cr | Rs. 100 Cr to 500 Cr |
| 7 days to 14 days | 4.00% | 4.00% | 4.00% | 4.25% | 4.50% | 5.00% | 5.00% |
| 15 days to 45 days | 5.00% | 5.00% | 5.00% | 5.00% | 5.30% | 5.30% | 5.30% |
| 46 days to 90 days | 5.25% | 5.25% | 5.25% | 5.25% | 5.35% | 5.35% | 5.35% |
| 91 days to 180 days | 5.65% | 5.65% | 5.65% | 5.65% | 5.75% | 5.75% | -- |
| 181 days to 270 days | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | -- |
| 271 days to 364 days | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | -- |
| 365 days | 6.65% | 6.65% | 6.65% | 6.65% | 6.85% | 6.95% | 7.10% |
| 366 days to 400 days | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | -- | -- |
| 401 days upto 10 years | -- | -- | -- | -- | -- | -- | -- |

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) From 13-06-2025 PERIOD ROI(%) 365 days 6.75% 366 days to 3 Years 6.65% Above 3 Years up to 10 Years 6.25%

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above |
| From 01-09-2025 | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit | Callable Bulk Deposit |
| Period | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) |
| nan | Rs. 3 Cr to < Rs. 5 Cr | Rs. 5 Cr to < Rs. 10 Cr | Rs. 10 Cr < Rs. 20 Cr | Rs. 20 Cr to < Rs. 25 Cr | Rs. 25 Cr to < Rs. 50 Cr | Rs. 50 Cr to < Rs. 100 Cr | Rs. 100 Cr to 500 Cr |
| 365 Days | 6.65% | 6.65% | 6.65% | 6.65% | 6.85% | 6.95% | 7.10% |
| 366 days to 400 days | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | -- | -- |
| 401 days upto 10 years | -- | -- | -- | -- | -- | -- | -- |

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) From 13-06-2025 PERIOD ROI(%) 365 days 6.75% 366 days to 3 Years 6.65% Above 3 Years up to 10 Years 6.25%

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | Domestic/NRO Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above |
| From 01-09-2025 | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS |
| Period | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) |
| nan | Rs. 3 Cr to < Rs. 5 Cr | Rs. 5 Cr to < Rs. 10 Cr | Rs. 10 Cr < Rs. 20 Cr | Rs. 20 Cr to < Rs. 25 Cr | Rs. 25 Cr to < Rs. 50 Cr | Rs. 50 Cr to < Rs. 100 Cr | Rs. 100 Cr to 500 Cr |
| 7 days to 14 days | -- | -- | -- | -- | -- | -- | -- |
| 15 days to 45 days | -- | -- | -- | -- | -- | -- | -- |
| 46 days to 90 days | -- | -- | -- | -- | -- | -- | -- |
| 91 days to 180 days | 5.80% | 5.80% | 5.80% | 5.80% | 6.00% | 6.00% | -- |
| 181 days to 270 days | 6.30% | 6.30% | 6.30% | 6.30% | 6.40% | 6.45% | -- |
| 271 days to 364 days | 6.30% | 6.30% | 6.30% | 6.30% | 6.80% | 6.80% | -- |
| 365 days | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.10% |
| 366 days to 400 days | 6.30% | 6.30% | 6.30% | 6.30% | -- | -- | -- |
| 401 days upto 10 years | -- | -- | -- | -- | -- | -- | -- |

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) From 13-06-2025 PERIOD ROI(%) 365 days 6.75% 366 days to 3 Years 6.65% Above 3 Years up to 10 Years 6.25%

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above | NRE Rupee Term deposits of Rs.3.00 Cr (Bulk Deposit) and above |
| From 01-09-2025 | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS | Non Callable Bulk Deposit-CUB Deposit PLUS |
| Period | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) | ROI(%) |
| nan | Rs. 3 Cr to < Rs. 5 Cr | Rs. 5 Cr to < Rs. 10 Cr | Rs. 10 Cr < Rs. 20 Cr | Rs. 20 Cr to < Rs. 25 Cr | Rs. 25 Cr to < Rs. 50 Cr | Rs. 50 Cr to < Rs. 100 Cr | Rs. 100 Cr to 500 Cr |
| 365 Days | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.10% |
| 366 days to 400 days | 6.30% | 6.30% | 6.30% | 6.30% | -- | -- | -- |
| 401 days upto 10 years | -- | -- | -- | -- | -- | -- | -- |

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) From 13-06-2025 PERIOD ROI(%) 365 days 6.75% 366 days to 3 Years 6.65% Above 3 Years up to 10 Years 6.25%

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 | Interest rates for FCNR (B) Deposits with effect from 03-09-2025 |
| PERIOD | USD | GBP | EUR | YEN | CAD | AUD | SGD |
| 1 Year and above but less than 2 Years | 5.05% | 4.25% | 2.50% | 0.20% | 3.00% | 4.00% | 2.00% |
| 2 Years and above but less than 3 Years | 4.40% | 4.00% | 2.00% | 0.20% | 2.75% | 3.95% | 0.00% |
| 3 Years and above but less than 4 Years | 3.60% | 3.00% | 1.50% | 0.20% | 2.50% | 3.85% | 0.00% |
| 4 Years and above but less than 5 Years | 3.40% | 3.00% | 1.40% | 0.20% | 2.50% | 3.75% | 0.00% |
| 5 Years only | 3.35% | 3.00% | 1.40% | 0.20% | 2.50% | 3.65% | 0.00% |

Savings Account From 25-06-2025 Day End Balance ROI(%) Below Rs.10 lakh 2.75% Rs.10 lakh & Above and Below Rs.1 Crore 3.00% Rs.1 Crore & Above and Below Rs.10 Crore 3.50% Rs.10 Crore & Above and Below Rs.50 Crore 4.00% Rs.50 crore and Above 4.50%

NRE TERM DEPOSITS (Senior citizen & Super senior citizen rate not applicable) From 13-06-2025 PERIOD ROI(%) 365 days 6.75% 366 days to 3 Years 6.65% Above 3 Years up to 10 Years 6.25%

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Interest rates on RFC Deposits with effect from 03-09-2025 | Interest rates on RFC Deposits with effect from 03-09-2025 | Interest rates on RFC Deposits with effect from 03-09-2025 | Interest rates on RFC Deposits with effect from 03-09-2025 | Interest rates on RFC Deposits with effect from 03-09-2025 |
| PERIOD | USD | GBP | EUR | SGD |
| 1 Year and above but less than 2 Years | 5.05% | 4.25% | 2.50% | 2.00% |
| 2 Years and above but less than 3 Years | 4.40% | 4.00% | 2.00% | 0.00% |
| 3 years | 3.60% | 3.00% | 1.50% | 0.00% |

# >> PVB\_5 : DCB Bank

Website: https://www.dcbbank.com/rates/savings-account-interest-rates

Summary:

Resident Savings Bank Account Interest Rates

(with effect from August 15th, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Balance Range (₹) | Interest Rate (% p.a.) |
| On balances up to 1 lakh in the account | 1.50% |
| On balances above 1 lakh to less than 5 lakh in the account | 2.25% |
| On balances from 5 lakh to less than 10 lakh in the account | 3.75% |
| On balances from 10 lakh to less than 25 lakh in the account | 5.75% |
| On balances from 25 lakh to less than 50 lakh in the account | 7.00% |
| On balances from 50 lakh to less than 1 Crore | 7.15% |
| On balances from 1 crore to less than 5 crore in the account | 7.20% |
| On balances from 5 crore to less than 10 crore in the account | 7.10% |
| On balances from 10 Crore to less than 25 Crore in the account | 6.90% |
| On balances from 25 crore to less than 50 Crore in the account | 6.10% |
| On balances from 50 crore to less than 300 Crore in the account | 6.60% |
| On balances from 300 crore and above | 5.50% |

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Resident Indian Fixed Deposit Interest Rates

(with effect from 15th August, 2025)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore | Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore | Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore | Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore | Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore | Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore | Deposit Interest Rate (% p.a.) - Single Deposit of less than ₹ 3 Crore |
| Tenure | General | General | Senior Citizens | Senior Citizens | Senior Citizens Plus | Senior Citizens Plus |
| Tenure | Deposit Interest Rate(% p.a.) | Effective Annualized Yield (% p.a.) | Age: 60 years to less than 70 years (% p.a.) | Effective Annualized Yield (% p.a.) | Age: 70 years & above (% p.a.) | Effective Annualized Yield (% p.a.) |
| 7 days to 45 days | 3.75% | 3.75% | 4.00% | 4.00% | 4.00% | 4.00% |
| 46 days to 90 days | 4.50% | 4.50% | 4.75% | 4.75% | 4.75% | 4.75% |
| 91 days to less than 6 months | 4.75% | 4.75% | 5.00% | 5.00% | 5.00% | 5.00% |
| 6 months to less than 10 months | 6.00% | 6.09% | 6.25% | 6.35% | 6.25% | 6.35% |
| 10 months to less than 12 months | 6.50% | 6.65% | 6.75% | 6.91% | 6.75% | 6.91% |
| 12 months to less than 15 months | 6.90% | 7.08% | 7.15% | 7.34% | 7.15% | 7.34% |
| 15 months to less than 16 months | 7.00% | 7.25% | 7.50% | 7.79% | 7.75% | 8.06% |
| 16 months to less than 27 months | 6.90% | 7.33% | 7.15% | 7.61% | 7.15% | 7.61% |
| 27 months to less than 28 months | 7.20%Highest | 7.74% | 7.70%Highest | 8.32% | 7.95%Highest | 8.61% |
| 28 months to 60 months | 7.00% | 8.30% | 7.25% | 8.65% | 7.25% | 8.65% |
| More than 60 months to 61 months | 7.20% | 8.57% | 7.70% | 9.28% | 7.70% | 9.28% |
| More than 61 months to 120 months | 7.00% | 10.02% | 7.25% | 10.51% | 7.25% | 10.51% |

Interest Rates for Domestic NON CALLABLE RETAIL Deposits

(With effect from 15th August, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Tenure | Deposit NON CALLABLE Interest rate (% p.a.) for single deposit of above ₹ 1 Crore to less than ₹ 3 Crore. |
| Tenure | Non - Callable |
| 12 months to less than 15 months | 7.00% |
| 15 months to less than 16 months | 7.25% |
| 16 months to less than 27 months | 7.00% |
| 27 months to less than 28 months | 7.35% Highest |
| 28 months to 60 months | 7.00% |

Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

(with effect from 21st June 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | Deposit Interest rate (% p.a.) for single deposit of ₹ 3 Crore to less than ₹ 5 Crore. | Deposit Interest rate (% p.a.) for single deposit of ₹ 3 Crore to less than ₹ 5 Crore. |
| Tenure | Regular | Non - Callable |
| 7 days to 14 days | 3.00% | - |
| 15 days to 30 days | 3.25% | - |
| 31 days to 45 days | 3.50% | - |
| 46 days to 60 days | 3.75% | - |
| 61 days to 89 days | 4.10% | - |
| 90 days | 6.00% | - |
| 91 days to 119 days | 6.25% | 6.35% |
| 120 days | 6.50% | 6.60% |
| 121 days to less than 6 months | 6.50% | 6.60% |
| 6 months to less than 7 months | 6.50% | 6.60% |
| 7 months to less than 9 months | 6.50% | 6.60% |
| 9 months to less than 12 months | 6.75% | 6.80% |
| 12 months | 7.00% | 7.10% |
| More than 12 months to less than 15 months | 7.00% | 7.10% |
| 15 months to less than 18 months | 6.70% | 6.80% |
| 18 months to less than 24 months | 6.70% | 6.80% |
| 24 months | 6.70% | 6.80% |
| More than 24 months to 36 months | 6.70% | 6.80% |
| More than 36 months to 60 Months | 6.50% | 6.65% |
| More than 60 months to 120 Months | 6.50% | - |

Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

(with effect from 08th Sep 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | Deposit Interest rate (% p.a.) for single deposit of ₹ 5 Crore to less than ₹ 20 Crore. | Deposit Interest rate (% p.a.) for single deposit of ₹ 5 Crore to less than ₹ 20 Crore. |
| Tenure | Regular | Non - Callable |
| 7 days to 14 days | 3.00% | - |
| 15 days to 30 days | 3.25% | - |
| 31 days to 45 days | 3.50% | - |
| 46 days to 89 days | 5.50% | - |
| 90 days | 6.00% | - |
| 91 days | 6.25% | 6.35% |
| 92 days to 119 days | 6.15% | 6.30% |
| 120 days to less than 6 months | 6.35% | 6.45% |
| 6 months to less than 7 months | 6.50% | 6.60% |
| 7 months to less than 9 months | 6.50% | 6.60% |
| 9 months to less than 12 months | 6.60% | 6.70% |
| 12 Months | 7.15% | 7.30% |
| 12 months 1 day to less than 15 months | 7.15% | 7.30% |
| 15 months to less than 16 months | 6.70% | 6.80% |
| 16 months to 36 months | 6.70% | 6.80% |
| 36 months 1 day to 60 months | 6.50% | 6.65% |
| More than 60 months to 120 Months | 6.50% | - |

Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

(with effect from 08th Sep 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | Deposit Interest rate (% p.a.) for single deposit of ₹ 20 Crore to ₹ 100 Crore. | Deposit Interest rate (% p.a.) for single deposit of ₹ 20 Crore to ₹ 100 Crore. |
| Tenure | Regular | Non - Callable |
| 7 days to 14 days | 3.00% | - |
| 15 days to 29 days | 3.25% | - |
| 30 days to 45 days | 5.50% | - |
| 46 days to 89 days | 5.50% | - |
| 90 days | 6.00% | - |
| 91 days | 6.35% | 6.45% |
| 92 days to 119 days | 6.25% | 6.35% |
| 120 days to less than 6 months | 6.35% | 6.45% |
| 6 months to less than 7 months | 6.70% | 6.80% |
| 7 months to less than 9 months | 6.70% | 6.80% |
| 9 months to less than 12 months | 6.70% | 6.80% |
| 12 months | 7.15% | 7.30% |
| 12 months 1 day to less than 15 months | 7.15% | 7.30% |
| 15 months to less than 16 months | 6.70% | 6.80% |
| 16 months to 36 months | 6.70% | 6.80% |
| More than 36 months to 60 months | 6.50% | 6.65% |
| More than 60 months to 120 Months | 6.50% | - |

Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

(with effect from 29th Aug, 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | Deposit Interest rate (% p.a.) for single deposit of above ₹ 100 Crore. | Deposit Interest rate (% p.a.) for single deposit of above ₹ 100 Crore. |
| Tenure | Regular | Non - Callable |
| 7 days to 14 days | 3.00% | - |
| 15 days to 30 days | 3.25% | - |
| 31 days to 45 days | 3.50% | - |
| 46 days to 89 days | 5.50% | - |
| 90 days | 6.00% | - |
| 91 days to 119 days | 6.15% | 6.30% |
| 120 days | 6.35% | 6.45% |
| 121 days to less than 6 months | 6.35% | 6.45% |
| 6 months to less than 7 months | 6.50% | 6.60% |
| 7 months to less than 9 months | 6.50% | 6.60% |
| 9 months to less than 12 months | 6.60% | 6.70% |
| 12 months | 7.15% | 7.30% |
| More than 12 months to less than 15 months | 7.15% | 7.30% |
| 15 months to less than 18 months | 6.70% | 6.80% |
| 18 months to less than 24 months | 6.70% | 6.80% |
| 24 months | 6.70% | 6.80% |
| More than 24 months to 36 months | 6.70% | 6.80% |
| More than 36 months to 60 Months | 6.50% | 6.65% |
| More than 60 months to 120 Months | 6.50% | - |

Resident Fixed Deposit Interest Rates

Penal Interest for Premature Closure of INR Fixed Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| Deposit Amount | Penal Interest |
| Less than ₹ 3 crore | 0.5% |
| ₹ 3 crore and above | 2.0% |
| No interest is payable on Deposits of less than INR 3 crore if closed before completion of 14 days.No interest is payable on Deposits of INR 3 crore and above if closed before completion of 30 days.No interest is payable on NRE Fixed Deposits if closed before completion of one year | No interest is payable on Deposits of less than INR 3 crore if closed before completion of 14 days.No interest is payable on Deposits of INR 3 crore and above if closed before completion of 30 days.No interest is payable on NRE Fixed Deposits if closed before completion of one year |

Resident Fixed Deposit Interest Rates

Penal Interest for Premature Closure of Foreign Currency Fixed Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| Deposit Amount | Penal Interest |
| Any amount | 0.5% |
| No interest is payable on foreign currency Fixed Deposits if closed before completion of one year | No interest is payable on foreign currency Fixed Deposits if closed before completion of one year |

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NRE and NRO Savings Bank Account Interest Rates

(with effect from August 15th, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Balance Range (₹) | Interest Rate (% p.a.) |
| On balances up to 1 lakh in the account | 1.50% |
| On balances above 1 lakh to less than 5 lakh in the account | 2.25% |
| On balances from 5 lakh to less than 10 lakh in the account | 3.75% |
| On balances from 10 lakh to less than 25 lakh in the account | 5.75% |
| On balances from 25 lakh to less than 50 lakh in the account | 7.00% |
| On balances from 50 lakh to less than 1 crore in the account | 7.15% |
| On balances from 1 crore to less than 5 crore in the account | 7.20% |
| On balances from 5 crore to less than 10 crore in the account | 7.10% |
| On balances from 10 Crore to less than 25 Crore in the account | 6.90% |
| On balances from 25 crore to less than 50 Crore in the account | 6.10% |
| On balances from 50 crore to less than 300 Crore in the account | 6.60% |
| On balances from 300 crore and above | 5.50% |

NRE FD (Non Resident External Fixed Deposit) Interest Rates

(with effect from 15th August, 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | Deposit Interest Rate (% p.a.) | Effective Annualised Yield (% p.a.) |
| Tenure | Single Deposit of less than ₹ 3 Cr. | Effective Annualised Yield (% p.a.) |
| 12 months to less than 15 months | 6.90% | 7.08% |
| 15 months to less than 16 months | 7.00% | 7.25% |
| 16 months to less than 27 months | 6.90% | 7.33% |
| 27 months to less than 28 months | 7.20%Highest | 7.74% |
| 28 months to 60 months | 7.00% | 8.30% |
| More than 60 months to 61 months | 7.20% | 8.57% |
| More than 61 months to 120 months | 7.00% | 10.02% |

Interest Rates for NRE NON CALLABLE RETAIL Deposits

(With effect from 15th August, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Tenure | Deposit NON CALLABLE Interest rate (% p.a.) for single deposit of above ₹ 1 Crore to less than ₹ 3 Crore. |
| Tenure | Non - Callable |
| 12 months to less than 15 months | 7.00% |
| 15 months to less than 16 months | 7.25% |
| 16 months to less than 27 months | 7.00% |
| 27 months to less than 28 months | 7.35% Highest |
| 28 months to 60 months | 7.00% |

NRE and NRO Savings Bank Account NRE FD (Non Resident External Fixed Deposit) Interest Rates NRO FD (Non Resident Ordinary Fixed Deposit) Interest Rates FCNR (B) Deposit Interest Rates

Penal Interest for Premature Closure of INR Fixed Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| Deposit Amount | Penal Interest |
| Less than ₹ 3 crore | 0.5% |
| ₹ 3 crore and above | 2.0% |
| No interest is payable on NRE Fixed Deposits if closed before completion of one year | No interest is payable on NRE Fixed Deposits if closed before completion of one year |

NRO FD (Non Resident Ordinary Fixed Deposit) Interest Rates

(with effect from 15th August, 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | Deposit Interest Rate (% p.a.) | Effective Annualised Yield (% p.a.) |
| Tenure | Single Deposit of less than ₹ 3 Cr. | Effective Annualised Yield (% p.a.) |
| 7 days to 45 days | 3.75% | 3.75% |
| 46 days to 90 days | 4.50% | 4.50% |
| 91 days to less than 6 months | 4.75% | 4.75% |
| 6 months to less than 10 months | 6.00% | 6.09% |
| 10 months to less than 12 months | 6.50% | 6.65% |
| 12 months to less than 15 months | 6.90% | 7.08% |
| 15 months to less than 16 months | 7.00% | 7.25% |
| 16 months to less than 27 months | 6.90% | 7.33% |
| 27 months to less than 28 months | 7.20% Highest | 7.74% |
| 28 months to 60 months | 7.00% | 8.30% |
| More than 60 months to 61 months | 7.20% | 8.57% |
| More than 61 months to 120 months | 7.00% | 10.02% |

Interest Rates for NRO NON CALLABLE RETAIL Deposits

(With effect from 15th August, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Tenure | Deposit NON CALLABLE Interest rate (% p.a.) for single deposit of above ₹ 1 Crore to less than ₹ 3 Crore. |
| Tenure | Non - Callable |
| 12 months to less than 15 months | 7.00% |
| 15 months to less than 16 months | 7.25% |
| 16 months to less than 27 months | 7.00% |
| 27 months to less than 28 months | 7.35%Highest |
| 28 months to 60 months | 7.00% |

FCNR (B) Deposit Interest Rates

(with effect from 8th September, 2025)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Currency | USD | USD | GBP | GBP | EUR | EUR | AUD | AUD | CAD | CAD |
| Tenor/Amount | Less than 3,50,000 | From 3,50,000 | Less than 3,00,000 | From 3,00,000 | Less than 3,50,000 | From 3,50,000 | Less than 5,60,000 | From 5,60,000 | Less than 5,10,000 | From 5,10,000 |
| 1 year and above but less than 2 years | 5.05% | 5.10% | 5.00% | 5.00% | 3.00% | 3.00% | 2.75% | 2.75% | 3.00% | 3.00% |
| 2 years and above but less than 3 years | 5.00% | 5.00% | 2.75% | 2.75% | 0.75% | 0.75% | 2.75% | 2.75% | 3.00% | 3.00% |
| 3 years to less than 4 years | 3.50% | 3.50% | 2.75% | 2.75% | 0.75% | 0.75% | 2.75% | 2.75% | 3.00% | 3.00% |
| 4 years to less than 5 years | 3.50% | 3.50% | 2.75% | 2.75% | 0.75% | 0.75% | 2.75% | 2.75% | 3.00% | 3.00% |
| 5 years | 3.50% | 3.50% | 2.75% | 2.75% | 0.75% | 0.75% | 2.75% | 2.75% | 2.80% | 2.80% |

NRE and NRO Savings Bank Account NRE FD (Non Resident External Fixed Deposit) Interest Rates NRO FD (Non Resident Ordinary Fixed Deposit) Interest Rates FCNR (B) Deposit Interest Rates

Penal Interest for Premature Closure of Foreign Currency Fixed Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| Deposit Amount | Penal Interest |
| Any amount | 0.5% |
| No interest is payable on foreign currency Fixed Deposits if closed before completion of one year | No interest is payable on foreign currency Fixed Deposits if closed before completion of one year |

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Lending Rates

Home Loan

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Loans | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Processing Charges |
| Mortgage Loan | Up to ₹10 Lakh | ₹10 Lakh to ₹15 Lakh | ₹15 Lakh to ₹20 Lakh | ₹20 Lakh to ₹30 Lakh | ₹30 Lakh to ₹50 Lakh | ₹50 Lakh to ₹75 Lakh | Greater than ₹75 Lakh | nan |
| SalariedHome Loan | 9.75 - 11.50 | 9.75 - 11.30 | 9.75 - 11.20 | 9.75 - 10.75 | 9.75 - 10.50 | 9.75 - 10.50 | 9.75 - 10.50 | Upto 2% of sanction limit |
| Self EmployedHome Loan | 9.75 - 14.50 | 9.75 - 13.50 | 9.75 - 13.00 | 9.75 - 12.00 | 9.75 - 10.75 | 9.75 - 10.75 | 9.75 - 10.75 | Upto 2% of sanction limit |
| SalariedBusiness Loan | 9.95 - 14.00 | 9.95 - 13.50 | 9.95 - 13.00 | 9.95 - 12.50 | 9.95 - 11.30 | 9.95 - 11.30 | 9.95 - 11.30 | Upto 2% of sanction limit |
| Self Employed Business Loan | 9.95 - 17.00 | 9.95 - 16.00 | 9.95 - 14.50 | 9.95 - 14.50 | 9.95 - 12.50 | 9.95 - 12.00 | 9.95 - 12.00 | Upto 2% of sanction limit |
| Unnati 1 | 18.00 - 19.00 | 17.00 - 18.00 | - | - | - | - | - | Upto 2% of sanction limit |
| Unnati 2 | 18.00 - 19.00 | - | - | - | - | - | - | Upto 2% of sanction limit |

Lending Rates

Business Loan

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Loans | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Processing Charges |
| Mortgage Loan | Up to ₹10 Lakh | ₹10 Lakh to ₹15 Lakh | ₹15 Lakh to ₹20 Lakh | ₹20 Lakh to ₹30 Lakh | ₹30 Lakh to ₹50 Lakh | ₹50 Lakh to ₹75 Lakh | Greater than ₹75 Lakh | nan |
| Salaried – Home Loan | 9.75 - 11.50 | 9.75 - 11.30 | 9.75 - 11.20 | 9.75 - 10.75 | 9.75 - 10.50 | 9.75 - 10.50 | 9.75 - 10.50 | Upto 2% of sanction limit |
| Self Employed – Home Loan | 9.75 - 14.50 | 9.75 - 13.50 | 9.75 - 13.00 | 9.75 - 12.00 | 9.75 - 10.75 | 9.75 - 10.75 | 9.75 - 10.75 | Upto 2% of sanction limit |
| Salaried – Business Loan | 9.95 - 14.00 | 9.95 - 13.50 | 9.95 - 13.00 | 9.95 - 12.50 | 9.95 - 11.30 | 9.95 - 11.30 | 9.95 - 11.30 | Upto 2% of sanction limit |
| Self Employed – Business Loan | 9.95 - 17.00 | 9.95 - 16.00 | 9.95 - 14.50 | 9.95 - 14.50 | 9.95 - 12.50 | 9.95 - 12.00 | 9.95 - 12.00 | Upto 2% of sanction limit |
| Unnati 1 | 18.00 - 19.00 | 17.00 - 18.00 | - | - | - | - | - | Upto 2% of sanction limit |
| Unnati 2 | 18.00 - 19.00 | - | - | - | - | - | - | Upto 2% of sanction limit |

Lending Rates

Business Loan

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| School / College Finance Term Loans amount | School / College Finance Term Loans amount | Rate of Interest range (% p.a.) |
| School / College Finance Term Loan | Upto ₹50 Lakh | 9.95 -13.45 |
| School / College Finance Term Loan | ₹50 to ₹100 Lakh | 9.95 -13.20 |
| School / College Finance Term Loan | ₹100 to ₹200 Lakh | 9.95 -12.40 |
| School / College Finance Term Loan | Greater than ₹200 Lakh | 9.95 -12.45 |

Lending Rates

Vehicle Loan

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Loans | Rate of Interest (% p.a.) - Fixed Rate | Rate of Interest (% p.a.) - Fixed Rate | Rate of Interest (% p.a.) - Fixed Rate | Rate of Interest (% p.a.) - Fixed Rate | Rate of Interest (% p.a.) - Fixed Rate | Rate of Interest (% p.a.) - Fixed Rate | Rate of Interest (% p.a.) - Fixed Rate | Processing Charges |
| Vehicle Loans (in ₹) | Up to ₹5 Lakh | ₹5 Lakh to ₹10 Lakh | ₹10 Lakh to ₹15 Lakh | ₹15 Lakh to ₹25 Lakh | ₹25 Lakh to ₹30 Lakh | ₹30 Lakh to ₹50 Lakh | Greater than ₹50 Lakh | nan |
| New Commercial Vehicle | 10.60 - 18.00 | 10.60 - 16.75 | 10.60 - 16.50 | 10.60 - 16.25 | 10.60 - 15.50 | 10.60 - 15.25 | 10.60 - 11.50 | Upto 2% of the loan amount, subject to a minimum of ₹ 5000/- |
| Used Commercial Vehicle | 10.60 - 21.00 | 10.60 - 20.25 | 10.60 - 19.75 | 10.60 - 18.00 | 10.60 - 17.25 | 10.60 - 15.50 | 10.60 - 14.00 | Upto 5% of the loan amount, subject to a minimum of ₹ 5000/- |
| New Car | 10.60 - 18.00 | 10.60 - 16.75 | 10.60 - 16.50 | 10.60 - 16.25 | 10.60 - 15.50 | 10.60 - 15.25 | 10.60 - 11.50 | Upto 2% of the loan amount, subject to a minimum of ₹ 5000/- |

Lending Rates

Education Loan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| Education Loan | Up to ₹ 4.00 Lakh | Up to ₹ 4.00 Lakh | ₹ 4.00 Lakh up to ₹ 100 Lakh | ₹ 4.00 Lakh up to ₹ 100 Lakh | nan |
| nan | Repayable in 1 year | Repayable in more than 1 years | Repayable in 1 year | Repayable in more than 1 years | For studies in India = 12% p.a. floating rate For Studies Abroad = 12% p.a. floating rate |
| nan | 12% p.a. floating rate | 12% p.a. floating rate | 12% p.a. floating rate | 12% p.a. floating rate | For studies in India = 12% p.a. floating rate For Studies Abroad = 12% p.a. floating rate |

Lending Rates

SME Working Capital Loan

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Product | Loan Amount | Interest Rate (% p.a.) |
| Small Ticket Term Loan | 0 to ₹15 Lakh | 15 - 30 |
| Small Ticket Term Loan | ₹15 to ₹30 Lakh | 14 - 17 |
| Term Loan (Surrogate Income Programme) | 0 to ₹35 Lakh | 14 - 17 |
| Term Loan (Surrogate Income Programme) | ₹35 to ₹75 Lakh | 12 - 14 |
| Term Loan (Surrogate Income Programme) | Greater than ₹75 Lakh | 12 - 14 |
| Cash Credit/ Overdraft /Drop Line Term Loan and other Term Loan | 0 - ₹35 Lakh | 13 - 15 |
| Cash Credit/ Overdraft /Drop Line Term Loan and other Term Loan | ₹35 - ₹75 Lakh | 12 - 14 |
| Cash Credit/ Overdraft /Drop Line Term Loan and other Term Loan | Greater than ₹75 Lakh | 12 - 14 |

Lending Rates

DCB SME & MSME Loan - Bill Discounting under Letter of Credit(LC) /Non-LC (in ₹)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Product | Loan Amount | Interest Rate (% p.a. |
| Packing Credit | 0 - ₹35 Lakh | 13 - 15 |
| Packing Credit | ₹35 - ₹75 Lakh | 12 - 14 |
| Packing Credit | Greater than ₹75 Lakh | 12 - 14 |

Lending Rates

DCB SME & MSME Loan - Packing Credit

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Product | Loan Amount | Interest Rate (% p.a. |
| Packing Credit | 0 to ₹35 Lakh | 13 - 15 |
| Packing Credit | ₹35 to ₹75 Lakh | 12 - 14 |
| Packing Credit | Greater than ₹75 Lakh | 12 - 14 |

Lending Rates

Term Loan for On-lending to MFIs/ NBFCs

|  |  |
| --- | --- |
| 0 | 1 |
| Facility | Rate (% p.a.) |
| Term loans for On-lending to MFIs/ NBFCs | 9.00 – 14.00 |

Lending Rates

Gold Loan - Term Loan & Gold Loan - Overdraft

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| nan | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) | Rate of Interest (% p.a.) |
| Gold Loans | nan | nan | nan | nan | nan |
| nan | Up to ₹1 lakh | More than ₹1 Lakh Up to ₹3 Lakh | Above ₹3 Lakh Up to ₹5 Lakh | Above ₹5 Lakh Up to ₹10 Lakh | Above ₹10 Lakh |
| Floating Category | Not applicable | Not applicable | Not applicable | Not applicable | nan |
| Fixed Category | nan | nan | nan | nan | nan |
| Overdraft | 16 – 18 | 13 - 18 | 9.55 - 12 | 9.55 - 11 | 9.55 - 11 |
| Term Loan | 14 – 18 | 12 - 18 | 9.55 - 12 | 9.55 - 11 | 9.55 - 11 |

Lending Rates

Loan on Fixed Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of Interest (% p.a.) |
| Floating Category | Not applicable |
| Fixed Category | nan |
| Overdraft | 2% above Fixed Deposit interest |
| Term Loan | 2% above Fixed Deposit interest |

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Benchmark Lending Rates

(w.e.f. September 06, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| Base Rate | Rate (% p.a.) |
| DCB Base Rate | 10.88% |

MCLR

(w.e.f. September 06, 2025)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Sl. No. | Benchmark Tenor | Rate (% p.a.) |
| 1 | Overnight MCLR | 9.69% |
| 2 | One Month MCLR | 9.73% |
| 3 | Three Months MCLR | 9.84% |
| 4 | Six Months MCLR | 9.96% |
| 5 | One Year MCLR | 9.98% |

External Benchmark Linked Rate (EBLR)

(w.e.f. June 10, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| EBLR | Rate (% p.a.) |
| External Benchmark Linked Rate (EBLR) | 10.33% |

Revised Benchmark Lending Rate (RBLR)

(w.e.f. June 10, 2025)

|  |  |
| --- | --- |
| 0 | 1 |
| RBLR | Rate (% p.a.) |
| Revised Benchmark Lending Rate- Home Loan (RBLR- HL) | 8.75% |
| Revised Benchmark Lending Rate- Gold Loan (RBLR- GL) | 8.55% |
| Revised Benchmark Lending Rate- Business Loan (RBLR- BL) | 8.95% |

# >> PVB\_6 : Dhanlaxmi Bank

Website: https://www.dhanbank.com/interest-rates/

Summary:

1). Repo Linked Lending Rates

2). Marginal Cost of funds based Lending Rate (MCLR) for different tenors

|  |  |
| --- | --- |
| 0 | 1 |
| Effective from 01.04.2016, all rupee loans sanctioned/ disbursed and credit limits renewed will be priced with reference to the MCLR. MCLR is subject to monthly review and the rates given below will be effective till next review. Tenor-based MCLR effective from 1st September, 2025 is as under: | Effective from 01.04.2016, all rupee loans sanctioned/ disbursed and credit limits renewed will be priced with reference to the MCLR. MCLR is subject to monthly review and the rates given below will be effective till next review. Tenor-based MCLR effective from 1st September, 2025 is as under: |
| Tenor | MCLR (%) p.a. |
| Overnight MCLR | 8.50% |
| 2 days to 1 month MCLR | 8.50% |
| Over one month to three months MCLR | 9.10% |
| Over three months to six months MCLR | 9.80% |
| Over six months to one year MCLR | 10.10% |

Interest Rates On Deposits & Accounts

Retail Term Deposits for Non-callable

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Retail Non-callable Deposits | Retail Non-callable Deposits | Retail Non-callable Deposits | Retail Non-callable Deposits |
| w.e.f 24.06.2025 | Amount | Period | Interest rate |
| w.e.f 24.06.2025 | > 1 Crore upto Rs 3 Crore | 12 months to 13 months | 7.40% |

Retail Term Deposits for Non-callable

Term Deposits-Domestic & NRO Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| Term Deposits-Domestic & NRO Deposits (w.e.f. 1.07.2025) | Term Deposits-Domestic & NRO Deposits (w.e.f. 1.07.2025) |
| Term Deposits (All Maturities) | Rates of Interest (Less than Rs.3 Crore) |
| 7 Days to 14 Days | 4.00 |
| 15 Days to 45 Days | 4.00 |
| 46 Days to 60 Days | 4.00 |
| 61 Days to 90 Days | 4.00 |
| 91 Days to 179 Days | 5.25 |
| 180 Days to less than one year | 5.25 |
| 1 Year and above upto & inclusive of 2 years | 6.25 |
| 400 Days (Use 13 months and 4 days while opening FD in online mode) | 6.90 |
| Above 2 years upto & inclusive of 3 years | 6.50 |
| Above 3 years upto & inclusive of 5 years | 6.50 |
| Above 5 years upto & inclusive of 10 years | 6.60 |

Retail Term Deposits for Non-callable

Term Deposits-Domestic & NRO Deposits

|  |
| --- |
| 0 |
| Senior citizens are eligible for an additional interest rate of 0.50% p.a. for all domestic term deposits of 1 year and aboveW.e.f April 18 2016, a penalty of 1% for term deposits of Rs.5,00,000 and above and 0.5% on deposits less than Rs.5,00,000 upon premature closure is applicable. On premature withdrawal, interest shall be paid at the rate applicable at the time of deposit, to the amount and period for which the deposit remained with the Bank, irrespective of the contracted tenor and interest |

Term Deposits-Domestic & NRO Deposits

Term Deposits-NRE Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| NRE (All Maturities) (w.e.f 1.09.2025) | Rates of Interest (Less than Rs.3 Crore) |
| Above 1 year upto & inclusive of 2 years | 6.25 |
| 400 days | 6.80 |
| Above 2 years upto & inclusive of 3 years | 6.50 |
| Above 3 years upto & inclusive of 5 years | 6.50 |
| Above 5 years upto & inclusive of 10 years | 6.60 |

Term Deposits-Domestic & NRO Deposits

Term Deposits-NRE Deposits

|  |
| --- |
| 0 |
| No interest will be paid on term deposits that have remained with the bank for less than the minimum period prescribed. The above Interest rates are Applicable to Deposits less than Rs. 3 Crore. For interest rates on Domestic, NRE and NRO Deposits of Rs 3 crore and above, please contact your branch. W.e.fApril 18 2016, a penalty of 1% for term deposits of Rs.5,00,000 and above and0.5% on deposits less than Rs.5,00,000 upon premature closure is applicable. |

FCNR (B) & RFC Interest Rate

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 |
| 1) FCNR (B) Interest Rate w.e.f. (2nd September, 2025) | 1) FCNR (B) Interest Rate w.e.f. (2nd September, 2025) | 1) FCNR (B) Interest Rate w.e.f. (2nd September, 2025) | 1) FCNR (B) Interest Rate w.e.f. (2nd September, 2025) | 1) FCNR (B) Interest Rate w.e.f. (2nd September, 2025) | 1) FCNR (B) Interest Rate w.e.f. (2nd September, 2025) |
| nan | 1 year & above but less than 2 years | 2 years & above but less than 3 years | 3 years & above but less than 4 years | 4 years & above but < 5 years | 5 years only |
| nan | Rates of Interest (% p.a) | Rates of Interest (% p.a) | Rates of Interest (% p.a) | Rates of Interest (% p.a) | Rates of Interest (% p.a) |
| i) USD | 5.10 | 4.45 | 4.30 | 4.30 | 4.40 |
| ii) GBP | 3.54 | 3.29 | 1.99 | 1.99 | 1.99 |
| iii) EUR | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| iv) SGD | 0.05 | nan | nan | nan | nan |

Term Deposits-NRE Deposits

FCNR (B) & RFC Interest Rate

|  |
| --- |
| 0 |
| FCNR (B) deposits can be opened in four major currencies including US dollars, GBP, Euros, & SGD. FCNR (B) and RFC deposits for staff members existing or retired will not be eligible for additional rate of interest of One percent over & above the Card rates. |

Term Deposits-NRE Deposits

FCNR (B) & RFC Interest Rate

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| 2) RFC Interest Rates w.e.f. (2nd September, 2025) | 2) RFC Interest Rates w.e.f. (2nd September, 2025) | 2) RFC Interest Rates w.e.f. (2nd September, 2025) | 2) RFC Interest Rates w.e.f. (2nd September, 2025) | 2) RFC Interest Rates w.e.f. (2nd September, 2025) |
| nan | 6 months and above but less than 1 year | 1 years & above but less than 2 years | 2 years & above but less than 3 years | 3 years |
| Rates of Interest (% p.a) | Rates of Interest (% p.a) | Rates of Interest (% p.a) | Rates of Interest (% p.a) | Rates of Interest (% p.a) |
| i) USD | 5.10 | 5.10 | 4.45 | 4.30 |
| ii) GBP | 3.54 | 3.54 | 3.29 | 1.99 |
| iii) EUR | 0.05 | 0.05 | 0.05 | 0.05 |

FCNR (B) & RFC Interest Rate

Savings Account Interest Rates

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Savings Bank Account Rates (w.e.f. 01.10.2024) | Savings Bank Account Rates (w.e.f. 01.10.2024) | Savings Bank Account Rates (w.e.f. 01.10.2024) | Savings Bank Account Rates (w.e.f. 01.10.2024) | Savings Bank Account Rates (w.e.f. 01.10.2024) |
| NATURE | RATES OF INTEREST (% p.a) | RATES OF INTEREST (% p.a) | RATES OF INTEREST (% p.a) | RATES OF INTEREST (% p.a) |
| A.Domestic | Upto Rs.1 Lakh | Above Rs.1 Lakh and upto Rs.5 Lakh | Above Rs.5 Lakh and upto Rs.50 Lakh | Above Rs 50 Lakh |
| a. Accounts with balance upto Rs.1 Lakh | 2.50% | -- | -- | -- |
| b.Accounts with balance above Rs.1 Lakh & upto Rs.5 Lakh | 2.50% | 2.75% | -- | -- |
| c. Accounts with balance above Rs.5 Lakh & upto Rs.50 Lakh | 2.50% | 2.75% | 3.25% | -- |
| d. Accounts with balance Above Rs.50 Lakh | 2.50% | 2.75% | 3.25% | 4.00% |
| B. Non Resident | nan | nan | nan | nan |
| a. NRO | 2.50% | 2.75% | 3.25% | 4.00% |
| b.NRE | 2.50% | 2.75% | 3.25% | 4.00% |

Savings Account Interest Rates

Bulk Deposits - Domestic Term Deposits Only

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Term Deposits (All Maturities) | Rates of Interest w.e.f (3.09.2025) | Rates of Interest w.e.f (3.09.2025) | Rates of Interest w.e.f (3.09.2025) | Rates of Interest w.e.f (3.09.2025) | Rates of Interest w.e.f (3.09.2025) | Rates of Interest w.e.f (3.09.2025) | Rates of Interest w.e.f (3.09.2025) |
| Tenure | 7-14 Days | 15-30Days | 31-45 Days | 46-90 Days | 91-179 Days | 180 Days – less than 1 Year | 1 Year & Upto 2 Years (Domestic and NRE) |
| Rs.3 Crore and upto Rs.5 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 6.00 |
| Rs.5 Crore and upto Rs.10 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 6.00 |
| Above Rs.10 Crore and upto Rs.25 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 6.00 |
| Above Rs.25 Crore and upto Rs.50 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 6.00 |
| Above Rs.50 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 6.00 |

Bulk Deposits - Domestic Term Deposits Only

Bulk Deposits - Domestic Term Deposits - Non Callable only

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Term Deposits (All Maturities) | Rates of Interest w.e.f ( 3.09.2025) | Rates of Interest w.e.f ( 3.09.2025) | Rates of Interest w.e.f ( 3.09.2025) | Rates of Interest w.e.f ( 3.09.2025) | Rates of Interest w.e.f ( 3.09.2025) | Rates of Interest w.e.f ( 3.09.2025) | Rates of Interest w.e.f ( 3.09.2025) |
| Tenure | 7-14 Days | 15-30Days | 31-45 Days | 46-90 Days | 91-179 Days | 180 Days – less than 1 Year | 12 Months to 13 Months (Domestic and NRE) |
| Rs.3 Crore and upto Rs.5 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 7.40 |
| Rs.5 Crore and upto Rs.10 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 7.40 |
| Above Rs.10 Crore and upto Rs.25 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 7.40 |
| Above Rs.25 Crore and upto Rs.50 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 7.40 |
| Above Rs.50 Crore | 4.50 | 5.00 | 5.25 | 5.00 | 6.00 | 6.00 | 7.40 |

Bulk Deposits - Domestic Term Deposits - Non Callable only

Forex Card Rates

|  |  |
| --- | --- |
| 0 | 1 |
| Click Here Forex Card Rates | Click Here Forex Card Rates |

# >> PVB : Federal Bank

Website: https://www.federalbank.co.in/deposit-rate

Summary:

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period | Single Deposit Less than ₹300 Lakhs - General Public | Single Deposit Less than ₹300 Lakhs - Senior Citizen |
| 7 days to 29 days | 3.00% | 3.50% |
| 30 days to 45 days | 3.25% | 3.75% |
| 46 days to 90 days | 4.25% | 4.75% |
| 91 days to 180 days | 4.50% | 5.00% |
| 181 days | 6.00% | 6.50% |
| 182 days to 270 days | 5.75% | 6.25% |
| 271 days to less than 1 year | 6.00% | 6.50% |
| 1 year | 6.40% | 6.90% |
| Above 1 year to 749 days | 6.50% | 7.00% |
| 750 days | 6.60% | 7.10% |
| 751 days to 998 days | 6.50% | 7.00% |
| 999 days | 6.70% | 7.20% |
| 1000 days to 10 years | 6.50% | 7.00% |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period | Rates of Interest (Rates in % p.a) | Rates of Interest (Rates in % p.a) |
| Period | General Public | Senior Citizen |
| 5 years to 10 years | 6.50% | 7.00% |
| Above 10 years to 20 years | 6.00% | 6.15% |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period | Rates of Interest (Deposit Less than ₹3 Cr) | Rates of Interest (Deposit Less than ₹3 Cr) |
| Period | General Public | Senior Citizen |
| 1 year | 6.50% | 7.00% |
| Above 1 year to 749 days | 6.60% | 7.10% |
| 750 days | 6.70% | 7.20% |
| 751 days to 998 days | 6.60% | 7.10% |
| 999 days | 6.80% | 7.30% |
| 1000 days to 5 years | 6.60% | 7.10% |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| File name | Description | nan |
| HVD Web Interest 04.09.2025 | Interest rates for Resident & NRE Term Deposits of Rs.3 crore and above | (185.34)KB |

Effective Annualized Rate of Return for Deposit Plus Reinvestment schemes - single deposits of less than ₹300 Lakhs-Deposit Plus (Resident)

|  |  |
| --- | --- |
| 0 | 1 |
| Effective annualized rate of return- Resident Deposit Plus | (73 KB) |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| File name | Description | nan |
| HVD-NW webinterest 01.09.2025 | Interest rates for Resident & NRE Term deposit (Non Withdrawable) of Rs 3 Crore and above | (145.79)KB |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period of Deposit | Penal Interest | Penal Interest |
| Period of Deposit | Single deposit of less than ₹3 Crores | Single deposit of ₹3 Crores and above |
| Up to and including 15 days | 0% | 1% |
| Above 15 days | 1% | 1% |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Period of Deposit | Penal Interest |
| Up to and including 90 days | 0% |
| Above 90 days | 1% |

2

1

f

4

d

0

c

2

-

6

8

a

2

-

5

a

6

f

-

6

9

c

8

-

4

2

4

6

5

8

a

d

c

d

1

b

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| Period | None | None | Rs 3.00 Cr to Rs 4.75 Cr | None | None | Above Rs 4.75 Cr to Rs 5.00 Cr | None | None | Above Rs 5.00 Cr to Rs 24.75 Cr | None | None | Above Rs 24.75 Cr to Rs 25.00 Cr | None | None | Above Rs 25.00 Cr to Rs 49.75 Cr | None | None | Above Rs 49.75 Cr to Rs 50.00 Cr | None | None | Above Rs 50.00 Cr to Rs 150.00 Cr | None | None | Above Rs.150 Cr | None | None |
|  | 7 - 14 days |  |  | 3.50% |  |  | 2.50% |  |  | 3.50% |  |  | 2.50% |  |  | 3.50% |  |  | 2.50% |  |  | 3.50% |  |  | 3.50% |  |
| 15 - 29 days | None | None | 3.75% | None | None | 2.75% | None | None | 3.75% | None | None | 2.75% | None | None | 3.75% | None | None | 2.75% | None | None | 3.75% | None | None | 3.75% | None | None |
|  | 30 - 45 days |  |  | 4.49% |  |  | 3.00% |  |  | 4.00% |  |  | 3.00% |  |  | 4.00% |  |  | 3.00% |  |  | 4.00% |  |  | 4.00% |  |
| 46 - 60 days | None | None | 4.50% | None | None | 3.50% | None | None | 4.50% | None | None | 3.50% | None | None | 4.50% | None | None | 3.50% | None | None | 4.50% | None | None | 4.50% | None | None |
|  | 61 - 90 days |  |  | 5.50% |  |  | 4.50% |  |  | 5.50% |  |  | 4.50% |  |  | 5.50% |  |  | 4.50% |  |  | 5.50% |  |  | 5.50% |  |
| 91 - 120 days | None | None | 5.90% | None | None | 5.00% | None | None | 5.90% | None | None | 5.00% | None | None | 5.80% | None | None | 5.00% | None | None | 5.80% | None | None | 5.80% | None | None |
|  | 121 - 180 days |  |  | 5.90% |  |  | 5.10% |  |  | 5.90% |  |  | 5.10% |  |  | 5.90% |  |  | 5.10% |  |  | 5.90% |  |  | 5.90% |  |
| 181 - 270 days | None | None | 6.10% | None | None | 5.20% | None | None | 6.10% | None | None | 5.20% | None | None | 6.10% | None | None | 5.20% | None | None | 6.10% | None | None | 6.10% | None | None |
|  | 271 days to less than 1 year |  |  | 6.20% |  |  | 5.30% |  |  | 6.20% |  |  | 5.30% |  |  | 6.20% |  |  | 5.30% |  |  | 6.20% |  |  | 6.20% |  |
| 1 Year | None | None | 6.30% | None | None | 5.30% | None | None | 6.30% | None | None | 5.30% | None | None | 6.30% | None | None | 5.30% | None | None | 6.30% | None | None | 6.30% | None | None |
|  | 1 year 1 day to 15 months |  |  | 6.25% |  |  | 5.25% |  |  | 6.25% |  |  | 5.25% |  |  | 6.25% |  |  | 5.25% |  |  | 6.25% |  |  | 6.25% |  |
| Above 15 months to 18 months | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 6.20% | None | None |
|  | Above 18 months to 2 years |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 6.20% |  |
| Above 2 years to 3 years | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 6.20% | None | None |
|  | Above 3 years to 5 years |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 6.20% |  |
| Above 5 years | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 6.20% | None | None |
| Period | None | None | Rs 3.00 Cr to Rs 4.75 Cr | None | None | Above Rs 4.75 Cr to Rs 5.00 Cr | None | None | Above Rs 5.00 Cr to Rs 24.75 Cr | None | None | Above Rs 24.75 Cr to Rs 25.00 Cr | None | None | Above Rs 25.00 Cr to Rs 49.75 Cr | None | None | Above Rs 49.75 Cr to Rs 50.00 Cr | None | None | Above Rs 50.00 Cr to Rs 150.00 Cr | None | None | Above Rs.150 Cr | None | None |
| 1 Year | None | None | 6.30% | None | None | 5.30% | None | None | 6.30% | None | None | 5.30% | None | None | 6.30% | None | None | 5.30% | None | None | 6.30% | None | None | 6.30% | None | None |
|  | 1 year 1 day to 15 months |  |  | 6.25% |  |  | 5.25% |  |  | 6.25% |  |  | 5.25% |  |  | 6.25% |  |  | 5.25% |  |  | 6.25% |  |  | 6.25% |  |
| Above 15 months to 18 months | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 6.20% | None | None |
|  | Above 18 months to 2 years |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 6.20% |  |
| Above 2 years to 3 years | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 6.20% | None | None |
|  | Above 3 years to 5 years |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 5.20% |  |  | 6.20% |  |  | 6.20% |  |
| Above 5 years | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 5.20% | None | None | 6.20% | None | None | 6.20% | None | None |

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| 0 | 1 | 2 | 3 | 4 |
|  | Residents | None | Resident Senior Citizens\*\* | None |
| Period | Rate of interest p.a | Annualized Yield\* | Rate of interest p.a | Annualized Yield\* |
| 1 Year | 6.50% | 6.66% | 7.00% | 7.19% |
| 2 Years | 6.60% | 6.99% | 7.10% | 7.56% |
| 750 Days | 6.70% | 7.12% | 7.20% | 7.69% |
| 999 Days | 6.80% | 7.23% | 7.30% | 7.80% |
| 3 Years | 6.60% | 7.23% | 7.10% | 7.83% |
| 4 Years | 6.60% | 7.48% | 7.10% | 8.12% |
| 5 Years | 6.60% | 7.74% | 7.10% | 8.43% |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Period | None | None | Deposit of Rs.3 crore to Rs.5 crore | None | None | Deposit of above Rs.5 crore to Rs.25 crore | None | None | Deposit of above Rs.25 crore to Rs.50 crore | None | None | Deposit of above Rs.50 crore to Rs. 150 crore | None | None | Deposit of above Rs.150 crore | None | None |
| 91 days to 120 days | None | None | 5.95% | None | None | 5.95% | None | None | 5.95% | None | None | 5.95% | None | None | 5.95% | None | None |
| 121 days to 180 days | None | None | 6.10% | None | None | 6.10% | None | None | 6.10% | None | None | 6.10% | None | None | 6.10% | None | None |
| 181 days to 270 days | None | None | 6.15% | None | None | 6.15% | None | None | 6.15% | None | None | 6.15% | None | None | 6.15% | None | None |
| 271 days to less than 1 year | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None |
|  | 1 year |  |  | 6.40% |  |  | 6.40% |  |  | 6.40% |  |  | 6.40% |  |  | 6.40% |  |
| 1 year 1 day to 15 months | None | None | 6.35% | None | None | 6.35% | None | None | 6.35% | None | None | 6.35% | None | None | 6.35% | None | None |
| Above 15 months to 18 months | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None |
| Above 18 months to 2 years | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None |
| Above 2 years to 3 years | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None |
| Above 3 years to 5 years | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None | 6.30% | None | None |

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| 0 | 1 |
| Period | Single Deposit Less than ₹300 Lakhs |
| 1 year | 6.40% |
| Above 1 year to 749 days | 6.50% |
| 750 days | 6.60% |
| 751 days to 998 days | 6.50% |
| 999 days | 6.70% |
| 1000 days to 10 years | 6.50% |

Effective Annualized Rate of Return for NRE Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs

|  |  |
| --- | --- |
| 0 | 1 |
| Effective Annualized Rate of Return | (79 KB) |

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| 0 | 1 | 2 |
| File name | Description | nan |
| HVD Web Interest 04.09.2025 | Interest rates for Resident & NRE Term Deposits of Rs.3 crore and above | (185.34)KB |

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| --- | --- |
| 0 | 1 |
| Period | Rates of Interest (Deposit Less than ₹3 Cr) |
| 1 year | 6.50% |
| Above 1 year to 749 days | 6.60% |
| 750 days | 6.70% |
| 751 days to 998 days | 6.60% |
| 999 days | 6.80% |
| 1000 days to 5 years | 6.60% |

Effective Annualized Rate of Return for Deposit Plus Reinvestment schemes - single deposits of less than ₹300 Lakhs-Deposit Plus (NR)

|  |  |
| --- | --- |
| 0 | 1 |
| Effective annualized rate of return - NRE Deposit Plus | (69 KB) |

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| 0 | 1 | 2 |
| File name | Description | nan |
| HVD-NW webinterest 01.09.2025 | Interest rates for Resident & NRE Term deposit (Non Withdrawable) of Rs 3 Crore and above | (145.79)KB |

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Base Rate of the Bank – 9.63%

Floating Rates Loans (Interest Rates on Retail portfolio linked to RBI Repo Rate)

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| 0 | 1 |
| Present Repo Rate | 5.50% (p.a) |

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| 0 | 1 |
| Loan scheme/ product | Interest Rate (%) |
| Home Loan | 8.75% Onwards |
| Car Loan - New | 10.00% Onwards |
| Car Loan - Used | 15.30% |
| Property Power Loan (LAP) | 9.50% Onwards |
| Education Loan | 11.25% Onwards |

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| --- | --- |
| 0 | 1 |
| Loan scheme/ product | Interest Rate (% p.a) |
| Two-Wheeler | 12.50% Onwards |
| Personal Loan | 11.99% Onwards |
| Loan Against Fixed Deposits – Term Loan / Easy Cash (Overdraft) | Loan Against Fixed Deposits – Term Loan / Easy Cash (Overdraft) |
| Against Own Deposits | Deposit Rate + 2.00 |
| Against Third Party Deposits | 12.50% or Deposit Rate + 2.00, whichever is higher |
| Loan Against Approved Securities (NSC,IVP, KVP and LIC Policies) | Loan Against Approved Securities (NSC,IVP, KVP and LIC Policies) |
| Term Loan - Against Own Securities | 12.50% Onwards |
| Easy Cash (Overdraft) - Against Own Securities | 12.75% Onwards |
| Fed Rise - Loan Against Recurring Deposits | Fed Rise - Loan Against Recurring Deposits |
| Against own Recurring Deposits | 10.75% or Recurring Deposit Rate + 2.00, whichever is higher |
| Against Third Party Recurring Deposits | 11.25% or Recurring Deposit Rate + 2.50, whichever is higher |
| Loan Against Demat Shares | 12.50% |
| Home Loan | 12.00% |
| Property Power Loan (LAP) | 14.00% |
| Auto Loan | 10.40% |
| Loan Against Car | 14.00% |
| Education Loan | 15.00% |
| Gold Loans | 9.99% onwards |

Click here for detailed Interest Rates

Interest Rates for Business Loans up to Rs 20 Crores

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Description of loan scheme/ product | For MSMEs (Floating rate linked to RBI Repo Rate) p. a | For Non-MSMEs (Floating Rate linked to MCLR) p. a | For MSMEs (Fixed) p. a | For Non-MSMEs (Fixed) p. a |
| Rent Securitization Loans | 11.30% to 14.85% | 12.35% to 15.90% | 12.20% to 15.75% | 12.55% to 16.10% |
| Loans Against Property | 11.70% to 13.50% | 12.75% to 14.55% | 12.60% to 14.35% | 12.95% to 14.70% |
| Business Vehicle Loans | 10.90% to 15.60% | 12% to 16.75% | 12.00% to 16.75% | 12.45% to 17.15% |
| Other Business Loans | 10.85% to 16.60% | 11.90% to 17.75% | 11.75% to 17.50% | 12.10% to 17.95% |

Interest Rates for Business Loans up to Rs 20 Crores

Interest Rates for Agri loans

|  |  |
| --- | --- |
| 0 | 1 |
| Federal Agri Mobile Schemes | Loans below Rs. 10 LakhsNew Vehicle – 9.90% FixedUsed Vehicle – 14% fixedLoans of Rs. 10 Lakhs & aboveNew Vehicle – 9.50% FixedUsed Vehicle – 14% fixed |
| Federal Prathyasha Loans | 13.80% Fixed |
| Loans against Electronic Negotiable Warehouse Receipt (ENWR) | 10.00% Fixed |
| ISS KCC Loans | 4% Fixed (Inclusive of subvention benefits) |

Interest Rates for Business Loans up to Rs 20 Crores

Interest Rates for Agri loans

|  |  |
| --- | --- |
| 0 | 1 |
| Other Agri Loan- Individual | Agri Loan- Non-Individual |
| Applicable MCLR + 3.80% (Spread) to 5.70% (Spread) | Applicable MCLR + 4.45% (Spread) to 7.70% (Spread) |

Interest Rates for Business Loans up to Rs 20 Crores

Interest Rates for Agri loans

|  |  |
| --- | --- |
| 0 | 1 |
| Description of loan scheme/ product | Interest Rates (p.a) - Fixed |
| Micro Credit to SHG/JLG | As mutually decided by Bank and Promoting Institution |
| DAY NRLM | Bank rate-11.50%.Subvention available for eligible SHGs |
| PM Vishwakarma | 13%.Interest subvention provided as per extant guidelines. |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
|  | Period |  |  | YEN |  |  | CAD |  |  | AUD |  |  | CHF |  |  | NZD |  |  | SGD |  |  | HKD |  |
| 1 year to less than 2 years | None | None |  | 0.20% |  |  | 3.50% |  |  | 4.40% |  | 0.05% | None | None | 0.05% | None | None | 0.42% | None | None | 0.33% | None | None |
| 2 years to less than 3 years | None | None |  | 0.20% |  |  | 3.00% |  |  | 4.20% |  | NA | None | None | NA | None | None | 0.84% | None | None | 0.72% | None | None |
| 3 years to less than 4 years | None | None |  | 0.20% |  |  | 2.50% |  |  | 4.00% |  | NA | None | None | NA | None | None | 0.78% | None | None | 0.74% | None | None |
| 4 years to less than 5 years | None | None |  | 0.10% |  |  | 2.50% |  |  | 3.60% |  | NA | None | None | NA | None | None | 0.78% | None | None | 0.65% | None | None |
| 5 years only | None | None |  | 0.10% |  |  | 2.50% |  |  | 3.60% |  | NA | None | None | NA | None | None | 0.80% | None | None | 0.57% | None | None |

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| --- | --- | --- |
| 0 | 1 | 2 |
| Period | GBP | EURO |
| 1 year to less than 2 years | 4.60% | 2.35% |
| 2 years to less than 3 years | 4.30% | 2.00% |
| 3 years to less than 4 years | 4.00% | 1.75% |
| 4 years to less than 5 years | 3.50% | 1.75% |
| 5 years only | 3.50% | 1.75% |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| Period | None | None | None | None |  | Less than 5L\* | None | None | None | None | None | None | None | None | None | None | None | None | None | None |  |  | Single deposit of 5L\* and | None | None | None | None | None | None | None |  |
| None | None | None | None | None |  | USD | None | None |  |  | GBP | None | None | None |  |  | EUR | None | None | None |  | None | above | None | None | None | None | None | None | None | None |
| 6 months to less than 1 year | None | None | None | None | 5.00% | None | None | None | None | 4.50% | None | None | None | None | None | 2.50% | None | None | None | None | None | For single deposit of 5L and above in these three currencies, the rates will be published by Treasury Department | None | None | None | None | None | None | None | None | None |
| 1 year to less than 2 years | None | None | None | None | 5.00% | None | None | None | None | 4.50% | None | None | None | None | None | 2.50% | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| 2 years to less than 3 years | None | None | None | None | 4.25% | None | None | None | None | 4.25% | None | None | None | None | None | 2.25% | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| 3 years only | None | None | None | None | 4.00% | None | None | None | None | 4.00% | None | None | None | None | None | 2.00% | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| Amount mentioned is in respective Currency | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
|  | Period |  |  | YEN | None | None |  | CAD | None | None | None |  |  | AUD | None | None | None |  |  | CHF | None |  |  | NZD |  |  | SGD |  |  | HKD |  |
| 6 months to less than 1 year | None | None |  | 0.20% | None | None |  | 3.50% | None | None | None |  |  | 4.40% | None | None | None |  | 0.05% | None | None | None | 0.05% | None | None | 0.42% | None | None | 0.33% | None | None |
| 1 year to less than 2 years | None | None |  | 0.20% | None | None |  | 3.50% | None | None | None |  |  | 4.40% | None | None | None |  | 0.05% | None | None | None | 0.05% | None | None | 0.42% | None | None | 0.33% | None | None |
| 2 years to less than 3 years | None | None |  | 0.20% | None | None |  | 3.00% | None | None | None |  |  | 4.20% | None | None | None |  | NA | None | None | None | NA | None | None | 0.84% | None | None | 0.72% | None | None |
| 3 years only | None | None |  | 0.20% | None | None |  | 2.50% | None | None | None |  |  | 4.00% | None | None | None |  | NA | None | None | None | NA | None | None | 0.78% | None | None | 0.74% | None | None |

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| --- | --- | --- |
| 0 | 1 | 2 |
| Period | GBP | EURO |
| 6 months to less than 1 year | 4.60% | 2.35% |
| 1 year to less than 2 years | 4.60% | 2.35% |
| 2 years to less than 3 years | 4.30% | 2.00% |
| 3 years only | 4.00% | 1.75% |

# >> PVB\_8 : HDFC Bank

Website: https://www.hdfcbank.com/personal/resources/rates

Summary:

# >> PVB\_9 : ICICI Bank

Website: https://www.icicibank.com/personal-banking/deposits/fixed-deposit/fd-interest-rates

Summary:

FD Interest Rate for General and Senior Citizens(w.e.f. from September 8, 2025)

Less than ₹3 Cr. 3 - < 5 Cr. 5 - < 5.10 Cr. 5.10 - < 24.90 Cr. 24.90 - < 25 Cr. 25 - < 100 Cr. 100 - < 250 Cr. 250 - < 500 Cr. More than 500 Cr.

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenure | With Premature Withdrawal Facility | With Premature Withdrawal Facility |
| nan | General Citizen | Senior Citizen |
| 7 to 45 Days | 2.75% | 3.25% |
| 46 to 90 Days | 4% | 4.5% |
| 91 to 184 Days | 4.5% | 5% |
| 185 to < 1 Year | 5.5% | 6% |
| 1 Year to < 18 Months | 6.25% | 6.75% |
| 18 Months to 2 Years | 6.4% | 6.9% |
| 2 Years 1 Day to 10 Years | 6.6%HIGHEST | 7.1%HIGHEST |
| 5Y (Tax Saver FD) | 6.6%HIGHEST | 7.1%HIGHEST |

The rules below apply as per the Reserve Bank of India (RBI) guidelines in addition to the regular FD rules T&C. In case of a conflict, these terms shall prevail.

Penalty on premature/partial closure for Domestic, NRO & NRE Deposit

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Actual tenure of deposit (Fund held with Bank) | Less than Rs. 5 cr | Rs. 5 Cr and above |
| Less than 1 year | 0.50% | 0.50% |
| 1 year and above but < 5 years | 1.00% | 1.00% |
| 5 years and above | 1.00% | 1.50% |

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FD with Premature Withdrawal option

Less than ₹3 Cr. 3 - < 5 Cr. 5 - < 5.10 Cr. 5.10 - < 24.90 Cr. 24.90 - < 25 Cr. 25 - < 100 Cr. 100 - < 250 Cr. 250 - < 500 Cr. More than 500 Cr.

With Premature Withdrawal Without Premature Withdrawal

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| With Premature Withdrawal Facility | With Premature Withdrawal Facility | Tenure | With Premature Withdrawal Facility | With Premature Withdrawal Facility |
| General Citizen | Senior Citizen | nan | General Citizen | Senior Citizen |
| 3.75% | 3.75% | 7 to 29 Days | 3.75% | 3.75% |
| 4.5% | 4.5% | 30 to 45 Days | 4.5% | 4.5% |
| 4.75% | 4.75% | 46 to 60 Days | 4.75% | 4.75% |
| 5% | 5% | 61 to 90 Days | 5% | 5% |
| 5.25% | 5.25% | 91 to 120 Days | 5.25% | 5.25% |
| 5.25% | 5.25% | 121 to 184 Days | 5.25% | 5.25% |
| 5.5% | 6% | 185 to 270 Days | 5.5% | 6% |
| 5.5% | 6% | 271 Days to < 1 Year | 5.5% | 6% |
| 6.25% | 6.75% | 1 Year to 389 Days | 6.25% | 6.75% |
| 6.25% | 6.75% | 390 Days to < 15 Months | 6.25% | 6.75% |
| 6.25% | 6.75% | 15 Months to < 18 Months | 6.25% | 6.75% |
| 6.4% | 6.9% | 18 Months to 2 Years | 6.4% | 6.9% |
| 6.6%HIGHEST | 7.1%HIGHEST | 2 Years 1 Day to 5 Years | 6.6%HIGHEST | 7.1%HIGHEST |
| 6.6%HIGHEST | 7.1%HIGHEST | 5 Years 1 Day to 10 Years | 6.6%HIGHEST | 7.1%HIGHEST |

Less than ₹3 Cr. 3 - < 5 Cr. 5 - < 5.10 Cr. 5.10 - < 24.90 Cr. 24.90 - < 25 Cr. 25 - < 100 Cr. 100 - < 250 Cr. 250 - < 500 Cr. More than 500 Cr.

With Premature Withdrawal Without Premature Withdrawal

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| With Premature Withdrawal Facility | With Premature Withdrawal Facility | Tenure | With Premature Withdrawal Facility | With Premature Withdrawal Facility |
| General Citizen | Senior Citizen | nan | General Citizen | Senior Citizen |
| 3.75% | 3.75% | 7 to 29 Days | 3.75% | 3.75% |
| 4% | 4.5% | 30 to 45 Days | 4% | 4.5% |
| 4% | 4.75% | 46 to 60 Days | 4% | 4.75% |
| 4% | 5% | 61 to 90 Days | 4% | 5% |
| 4% | 5.25% | 91 to 120 Days | 4% | 5.25% |
| 4% | 5.25% | 121 to 184 Days | 4% | 5.25% |
| 4% | 6% | 185 to 270 Days | 4% | 6% |
| 4.25%HIGHEST | 6% | 271 Days to < 1 Year | 4.25%HIGHEST | 6% |
| 4.25%HIGHEST | 6.75% | 1 Year to 389 Days | 4.25%HIGHEST | 6.75% |
| 4.25%HIGHEST | 6.75% | 390 Days to < 15 Months | 4.25%HIGHEST | 6.75% |
| 4.25%HIGHEST | 6.75% | 15 Months to < 18 Months | 4.25%HIGHEST | 6.75% |
| 4.25%HIGHEST | 6.9% | 18 Months to 2 Years | 4.25%HIGHEST | 6.9% |
| 4.25%HIGHEST | 7.1%HIGHEST | 2 Years 1 Day to 5 Years | 4.25%HIGHEST | 7.1%HIGHEST |
| 4.25%HIGHEST | 7.1%HIGHEST | 5 Years 1 Day to 10 Years | 4.25%HIGHEST | 7.1%HIGHEST |

Less than ₹3 Cr. 3 - < 5 Cr. 5 - < 5.10 Cr. 5.10 - < 24.90 Cr. 24.90 - < 25 Cr. 25 - < 100 Cr. 100 - < 250 Cr. 250 - < 500 Cr. More than 500 Cr.

With Premature Withdrawal Without Premature Withdrawal

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| With Premature Withdrawal Facility | With Premature Withdrawal Facility | Tenure | With Premature Withdrawal Facility | With Premature Withdrawal Facility |
| General Citizen | Senior Citizen | nan | General Citizen | Senior Citizen |
| 4% | 4% | 7 to 14 Days | 4% | 4% |
| 4% | 4% | 15 to 29 Days | 4% | 4% |
| 4.75% | 4.75% | 30 to 45 Days | 4.75% | 4.75% |
| 5% | 5% | 46 to 60 Days | 5% | 5% |
| 5% | 5% | 61 to 90 Days | 5% | 5% |
| 5.5% | 5.5% | 91 to 120 Days | 5.5% | 5.5% |
| 5.5% | 5.5% | 121 to 150 Days | 5.5% | 5.5% |
| 5.5% | 5.5% | 151 to 184 Days | 5.5% | 5.5% |
| 5.85% | 5.85% | 185 to 210 Days | 5.85% | 5.85% |
| 5.85% | 5.85% | 211 to 240 Days | 5.85% | 5.85% |
| 5.85% | 5.85% | 241 to 270 Days | 5.85% | 5.85% |
| 6% | 6% | 271 Days to 300 Days | 6% | 6% |
| 6% | 6% | 301 Days to 330 Days | 6% | 6% |
| 6% | 6% | 331 Days to < 1 Year | 6% | 6% |
| 6.15% | 6.15% | 1 Year to 389 Days | 6.15% | 6.15% |
| 6.15% | 6.15% | 390 Days to < 15 Months | 6.15% | 6.15% |
| 6.15% | 6.15% | 15 Months to < 18 Months | 6.15% | 6.15% |
| 6.15% | 6.15% | 18 Months to 2 Years | 6.15% | 6.15% |
| 6.25% | 6.25% | 2 Years 1 Day to 3 Years | 6.25% | 6.25% |
| 6.35%HIGHEST | 6.35%HIGHEST | 3 Years 1 Day to 5 Years | 6.35%HIGHEST | 6.35%HIGHEST |
| 6.35%HIGHEST | 6.35%HIGHEST | 5 Years 1 Day to 7 Years | 6.35%HIGHEST | 6.35%HIGHEST |
| 6.35%HIGHEST | 6.35%HIGHEST | 7 Years 1 Day to 10 Years | 6.35%HIGHEST | 6.35%HIGHEST |

# >> PVB\_10 : IDBI Bank

Website: https://www.idbibank.in/interest-rates.aspx

Summary:

Overview

|  |  |
| --- | --- |
| 0 | 1 |
| Saving Balance | Rate of Interest (% p.a.) |
| Up-to Rs.1 Lakh | 2.50 |
| Above Rs.1 Lakh-Rs.5 Lakh | 2.55 |
| Above Rs.5 Lakh to Rs.5 Cr | 2.60 |
| Above Rs. 5 Cr to 100 Cr | 3.00 |
| Above Rs.100 Cr to Rs.500 Cr | 3.00 |

Overview

|  |  |
| --- | --- |
| 0 | 1 |
| Base Rate (w.e.f. April 12,2019) | 9.65% |
| Current BPLR (w.e.f. April 12,2019) | 14.15% |

Overview

|  |  |
| --- | --- |
| 0 | 1 |
| Tenor | MCLR |
| Overnight MCLR | 8.05% |
| One Month MCLR (1M) | 8.20% |
| Three Month MCLR (Q) | 8.50% |
| Six Month MCLR (HY) | 8.70% |
| One year MCLR (Y) | 8.75% |
| Two Year MCLR (2Y) | 9.30% |
| Three Year MCLR (3Y) | 9.70% |

Overview

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Interest Rate (% p.a.) | Interest Rate (% p.a.) | Interest Rate (% p.a.) |
| Retail Term Deposits (< 3 Cr) | Retail Term Deposits (< 3 Cr) | Retail Term Deposits (< 3 Cr) |
| Maturity Slab | General Customers | Sr. Citizen |
| 0-6 Days | nan | nan |
| 07-30 days | 3.00 | 3.50 |
| 31-45 days | 3.25 | 3.75 |
| 46- 60 days | 4.50 | 5.00 |
| 61- 90 days | 4.75 | 5.25 |
| 91 days to 6 months | 5.50 | 6.00 |
| 6 months 1 day to 270 Days | 5.75 | 6.25 |
| 271 days to < 1 year | 6.00 | 6.50 |
| 1 Year to 2 Years (except 444 Days, 555 days & 700 Days) | 6.55 | 7.05 |
| > 2 Years to <3years | 6.55 | 7.05 |
| 3 years to 5 years | 6.25 | 6.75 |
| >5 years to 10 years | 5.95 | 6.45 |
| >10 years to 20 years$ | 4.80 | 5.30 |
| nan | Tax Saving FD | Tax Saving FD |
| 5 Years | 6.25 | 6.75 |
| nan | Vasundhara Green Deposit | Vasundhara Green Deposit |
| 1111 Days | 6.25 | 6.75 |

Home Domestic Interest Rates Domestic Interest Rates

Overview

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Interest Rate (% p.a.) | Interest Rate (% p.a.) | Interest Rate (% p.a.) |
| Special Buckets | General/NRE/NRO | Senior Citizens |
| 444 Days | 6.70 | 7.20 |
| 555 Days | 6.75 | 7.25 |
| 700 Days | 6.60 | 7.10 |

Home Domestic Interest Rates Domestic Interest Rates

Overview

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Interest Rate (% p.a.) | Interest Rate (% p.a.) | Interest Rate (% p.a.) | Interest Rate (% p.a.) |
| Special Buckets | Chiranjeevi-Super Senior Citizen | nan | nan |
| 444 Days | 7.35 | nan | nan |
| 555 Days | 7.40 | nan | nan |
| 700 Days | 7.25 | nan | nan |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| w.e.f. July 18, 2025 | w.e.f. July 18, 2025 |
| Normal Retail Rate | 6.25 |
| Senior Citizens | 6.75 |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Interest Rate (% p.a.) | Interest Rate (% p.a.) | Interest Rate (% p.a.) |
| Maturity Slab | General Customers | Senior Citizens |
| 1 Year to 2 Years | 6.55 | 7.05 |
| > 2 Years to <3years | 6.55 | 7.05 |
| 3 years to 5 years | 6.25 | 6.75 |
| >5 years to 10 years | 5.95 | 6.45 |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] | Card rates for Non-Callable Bulk Term Deposits (BTD) [w.e.f. 05/09/2025 ] |
| Maturity Slabs | 3 cr. to Rs.7.5 cr | >7.5 cr to Rs.10 cr | >Rs 10 cr to Rs 50 cr | >Rs 50 cr to Rs 100 cr | >Rs 100 cr to Rs 200 cr | >Rs 200 cr to Rs 500 cr. | >Rs 500 cr |
| 91 - 180 days | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% | 5.46% |
| 181 – 250 days | 5.56% | 5.56% | 5.61% | 5.61% | 5.61% | 5.61% | 5.61% |
| 251 days - 270 days | 5.81% | 5.81% | 5.91% | 5.96% | 5.96% | 6.01% | 6.11% |
| 271 days to < 1 year | 5.91% | 5.91% | 5.96% | 6.01% | 6.06% | 6.06% | 6.16% |
| 1 year | 5.96% | 5.96% | 5.96% | 6.06% | 6.21% | 6.21% | 6.26% |
| >1 year -1 year 3 mnth | 5.96% | 5.96% | 5.76% | 6.06% | 6.21% | 6.21% | 6.26% |
| >1 yr 3 mnth - 2 year | 5.76% | 5.76% | 5.76% | 5.76% | 5.76% | 5.76% | 5.76% |

Bulk Term Deposits

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] | Card rates for Callable Bulk Term Deposits (BTD): [w.e.f. 05/09/2025 ] |
| Maturity Slabs | 3 cr to Rs.7.5 cr | >7.5 cr to Rs.10 cr. | >Rs 10 cr to Rs 50 cr | >Rs 50 cr to Rs 100 cr | >Rs 100 cr to Rs 200 cr | >Rs 200 cr to Rs 500 cr. | >Rs 500 cr |
| 7 – 14 days | 4.21% | 4.26% | 4.26% | 4.31% | 4.31% | 4.31% | 4.31% |
| 15 – 30 days | 4.36% | 4.46% | 4.51% | 4.56% | 4.56% | 4.56% | 4.56% |
| 31– 45 days | 4.71% | 4.76% | 4.76% | 4.76% | 4.76% | 4.76% | 4.76% |
| 46 – 90 days | 5.31% | 5.31% | 5.31% | 5.31% | 5.31% | 5.31% | 5.31% |
| 91 - 180 days | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% | 5.41% |
| 181 – 250 days | 5.51% | 5.51% | 5.56% | 5.56% | 5.56% | 5.56% | 5.56% |
| 251 days - 270 days | 5.71% | 5.71% | 5.81% | 5.86% | 5.86% | 5.91% | 6.01% |
| 271 days to < 1 year | 5.81% | 5.81% | 5.86% | 5.91% | 5.96% | 5.96% | 6.06% |
| 1 year | 5.86% | 5.86% | 5.86% | 5.96% | 6.11% | 6.11% | 6.16% |
| >1 year -1 year 3 mnth | 5.86% | 5.86% | 5.66% | 5.96% | 6.11% | 6.11% | 6.16% |
| >1 yr 3 mnth - 2 year | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% |
| >2 yr- 36 mnth | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% |
| >36 mnth- 5 year | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% |
| >5 year- 7 year | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% |
| >7 year- 10 year | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% | 5.66% |

Bulk Term Deposits

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| RBI Repo link Bulk Term Deposits (BTD) | RBI Repo link Bulk Term Deposits (BTD) | RBI Repo link Bulk Term Deposits (BTD) | RBI Repo link Bulk Term Deposits (BTD) |
| Maturity Buckets | Applicable mark-up over and above the RBI Policy Repo rate | Effective rate considering RBI Repo 5.50% w.e.f. 06-06-2025 | nan |
| Maturity Buckets | Current | % | % |
| 1 year | 20bps | 5.70 | nan |
| 2 year | 20 bps | 5.70 | nan |
| 3 Year | 5 bps | 5.55 | nan |

Bulk Term Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| MIBOR link Bulk Term Deposits (BTD) | MIBOR link Bulk Term Deposits (BTD) |
| Maturity (Buckets) | Applicable mark-up over and above the Daily MIBOR rate (Above Rs.5 crore) w.e.f. 06-06-2025 |
| Maturity (Buckets) | Current |
| 7-30 days | -175 bps |
| 31-45 days | -160 bps |
| 46-90 days | -65 bps |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| ANCHOR Rate Details (%) | ANCHOR Rate Details (%) | ANCHOR Rate Details (%) | ANCHOR Rate Details (%) |
| Applicable to FRTDs opened- | up to Oct 30, 2018 | from Nov 1, 2018 | nan |
| Treasury Bill Auction undertaken by RBI during Quarter | Average of Weighted Avg. Yield of | Average of Weighted Avg. Yield of | Anchor Rate applicable for Quarter |
| nan | 364 -Days Treasury Bill | 91-Days Treasury Bill | nan |
| Oct 01- Dec 30, 2023 | 7.15 | 6.93 | Jan 01-Mar 31, 2024 |
| Jan 01- Mar 31, 2024 | 7.12 | 6.97 | Apr 01-June 30, 2024 |
| Apr 01- June 30, 2024 | 7.04 | 6.89 | Jul 01 – Sept 30, 2024 |
| July 01- September 30 , 2024 | 6.79 | 6.68 | Oct 01 – Dec 31, 2024 |
| Oct 01-Dec 31, 2024 | 6.59 | 6.47 | Jan 01 – Mar 31, 2025 |
| Jan 01-Mar 31, 2025 | 6.6 | 6.53 | Apr 01-June 30, 2025 |
| Between Apr 01-June 30, 2025 | 5.81 | 5.76 | From Jul 01-Sept 30, 2025 |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Tenor | Anchor Rate | Mark -up on average rate | Effective rate for FRTD | Senior Citizen |
| (Years) | (%) | (%) | (%) | (%) |
| 1 | 5.76 | 0.50 | 6.26 | 6.76 |
| 2 | 5.76 | 0.50 | 6.26 | 6.76 |
| 3 | 5.76 | 0.50 | 6.26 | 6.76 |
| 5 | 5.76 | 0.40 | 6.16 | 6.66 |
| 7 | 5.76 | 0.20 | 5.96 | 6.46 |
| 10 | 5.76 | 0.20 | 5.96 | 6.46 |
| >10 – 20 | 5.76 | 0.10 | 5.86 | 6.36 |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Tenor | Anchor Rate | Mark -up on average rate | Effective rate for FRTD | Senior Citizen |
| (Years) | (%) | (%) | (%) | (%) |
| 1 | 5.81 | 1.00 | 6.81 | 7.31 |
| 2 | 5.81 | 0.75 | 6.56 | 7.06 |
| 3 | 5.81 | 0.75 | 6.56 | 7.06 |
| 5 | 5.81 | 0.75 | 6.56 | 7.06 |
| 7 | 5.81 | 0.75 | 6.56 | 7.06 |
| 10 | 5.81 | 1.00 | 6.81 | 7.31 |
| >10 – 20 | 5.81 | 0.65 | 6.46 | 6.96 |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Tenor | Anchor Rate | Mark -up on average rate | Effective rate for FRTD | Senior Citizen |
| (Years) | (%) | (%) | (%) | (%) |
| 1 | 5.81 | 1.00 | 6.81 | 7.31 |
| 2 | 5.81 | 1.10 | 6.91 | 7.41 |
| 3 | 5.81 | 1.25 | 7.06 | 7.56 |
| 5 | 5.81 | 1.25 | 7.06 | 7.56 |
| 7 | 5.81 | 1.35 | 7.16 | 7.66 |
| 10 | 5.81 | 1.40 | 7.21 | 7.71 |
| >10 – 20 | 5.81 | 1.40 | 7.21 | 7.71 |

Tenor Anchor Rate Mark -up on average rate Effective rate for FRTD Senior Citizen (Years) (%) (%) (%) (%) 1 5.81 1.00 6.81 7.31 2 5.81 1.10 6.91 7.41 3 5.81 1.25 7.06 7.56 5 5.81 1.25 7.06 7.56 7 5.81 1.35 7.16 7.66 10 5.81 1.40 7.21 7.71 >10 – 20 5.81 1.40 7.21 7.71

Terms & Conditions

|  |  |
| --- | --- |
| 0 | 1 |
| Plain Vanilla Home Loan (Purchase/Construction/Extension) | Plain Vanilla Home Loan (Purchase/Construction/Extension) |
| Category | Rate of Interest |
| Salaried/Self Employed Professional | 7.55% - 10.25% |
| Self Employed Non-Professional | 7.90% - 11.75% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Home Loan Ultra Saver | 7.95% - 12.15% |

Terms & Conditions

Home Loan Ultra Saver 7.95% - 12.15%

|  |  |
| --- | --- |
| 0 | 1 |
| Home loan Top Up | Home loan Top Up |
| Housing Purpose | HL ROI + 20 BPS |
| Suvidha Top up (Non Housing purpose) | HL ROI + 75 BPS |

Home Loan Ultra Saver 7.95% - 12.15%

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

|  |  |
| --- | --- |
| 0 | 1 |
| Plot Loan for House Construction | 9.30%-11.85% |

Home Loan Ultra Saver 7.95% - 12.15%

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Rural/Semi Urban Housing | Rural/Semi Urban Housing | Rural/Semi Urban Housing |
| Category | Category | Rate of Interest |
| Loan amount Up to Rs.35 Lakh | Salaried/ Self Employed Professional | 7.55% - 10.30% |
| Loan amount Up to Rs.35 Lakh | Self Employed Non-Professional | 8.10% - 10.45% |

Home Loan Ultra Saver 7.95% - 12.15%

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

|  |  |
| --- | --- |
| 0 | 1 |
| Mortgage Loan (ML) | Rate of Interest |
| Residential Property | 9.00% - 10.95% |
| Commercial Property | 9.50% - 11.20% |

Home Loan Ultra Saver 7.95% - 12.15%

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

|  |  |
| --- | --- |
| 0 | 1 |
| Loan for Commercial Property Purchase (LCPP) | Rate of Interest |
| Loan for Commercial Property Purchase (LCPP) | 9.50% - 11.35% |

Home Loan Ultra Saver 7.95% - 12.15%

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

|  |  |
| --- | --- |
| 0 | 1 |
| Loan Against Rent Receivable (LARR) | Rate of Interest |
| Loan Against Rent Receivable (LARR) | 9.50% - 11.20% |

Home Loan Ultra Saver 7.95% - 12.15%

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

|  |  |
| --- | --- |
| 0 | 1 |
| Non-Vocational Courses | Non-Vocational Courses |
| Up to Rs.7.5 lakhs (studies in India and abroad) | 10.35% |
| Above Rs. 7.5 lakhs (studies in India) | 10.60% |
| Above Rs. 7.5 lakhs (studies abroad) | 10.10% |
| Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) | 9.30% - 9.65% |

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

|  |  |
| --- | --- |
| 0 | 1 |
| Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses | 10.60% |

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

|  |  |
| --- | --- |
| 0 | 1 |
| Vocational/ Skill Development Courses | 9.85% |

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

|  |  |
| --- | --- |
| 0 | 1 |
| Loans for students studying in Premier Education Institutes in India | 8.15% |

Home loan Top Up Housing Purpose HL ROI + 20 BPS Suvidha Top up (Non Housing purpose) HL ROI + 75 BPS

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

|  |  |
| --- | --- |
| 0 | 1 |
| Education loans under PM Vidyalaxmi Scheme (PMVS) | 7.65%-8.85% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | 9.60% - 10.60% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| ROI Range | New Car | 8.30% - 9.10% |
| ROI Range | Certified Pre-owned | 10.60%-11.20% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | 7.65% - 12.15% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | Rate of Interest |
| Interest rates for Up to 3 KW Solar Roof Top ( Loan amount up to Rs.2 Lakh) | 7.00% |
| Interest rates for above 3 KW to 10 KW Solar Roof Top ( Loan amount above Rs.2 Lakh up to Rs.6 Lakh) | 7.65%-9.25% |

SOLAR ROOFTOP FINANCE

ROI Range Rate of Interest Interest rates for Up to 3 KW Solar Roof Top ( Loan amount up to Rs.2 Lakh) 7.00% Interest rates for above 3 KW to 10 KW Solar Roof Top ( Loan amount above Rs.2 Lakh up to Rs.6 Lakh) 7.65%-9.25%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| All loan Amounts | For 3 Year Tenor | For > 3 Year Tenor |
| nan | 10.90% | 12.00% |

SOLAR ROOFTOP FINANCE

ROI Range Rate of Interest Interest rates for Up to 3 KW Solar Roof Top ( Loan amount up to Rs.2 Lakh) 7.00% Interest rates for above 3 KW to 10 KW Solar Roof Top ( Loan amount above Rs.2 Lakh up to Rs.6 Lakh) 7.65%-9.25%

|  |  |
| --- | --- |
| 0 | 1 |
| Plot Loan for house construction | Rate of Interest |
| Plot Loan for house construction | 12.25% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Reverse Mortgage Loan (RML) | nan |
| Reverse Mortgage Loan (RML) | 11.50% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | 12.90%-13.05% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | 12.40%-12.55% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | 12.65%-12.80% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| nan | Rate of interest |
| All the variants of Education Loan ( Fixed for 5 years) | 11.50% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| ROI Range | 11.00% - 15.50% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| ROI Range | New Car | 8.90%-9.15% |
| ROI Range | Certified Pre-owned | 10.90%-11.50% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product Name | Minimum Interest rate | Maximum Interest rate | Mean Interest rate | Annual Percentage Rate (APR) |
| Product Name | Minimum Interest rate | Maximum Interest rate | Mean Interest rate | APR (Annual percentage Rate) |
| Home Loan (Floating) | 7.75% | 10.95% | 8.50% | 7.84% |
| Mortgage Loan(Floating) | 8.50% | 10.95% | 9.49% | 8.72% |
| Auto Loan (Floating) | 8.30% | 9.60% | 8.78% | 9.37% |
| Education Loan(Floating) | 7.75% | 11.10% | 10.13% | 7.75% |
| Personal Loan (Fixed) | 11.00% | 15.50% | 12.10% | 14.70% |
| Loan against Securities(Floating) | 9.85% | 10.95% | 10.28% | - |
| Loan for Insurance premium (Floating) | 7.75% | 11.10% | 8.69% | 8.35% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Loan Amount | Rate of interest (fixed) |
| Less than Rs. 50,000 | 5 % p.a. |
| Above Rs. 50,000 to Rs.5 lakhs | 6 % p.a. |
| Above Rs. 5 lakh to Rs. 50 lakhs | 7 % p.a. |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Loan Amount | Rate of interest (fixed) |
| Less than Rs. 50,000 | 5 % p.a. |
| Above Rs. 50,000 to Rs.5 lakhs | 6 % p.a. |
| Above Rs. 5 lakh to Rs. 15 lakhs | 7 % p.a. |
| Above Rs. 15 lakhs to Rs. 30 lakhs | 8 % p.a. |
| Above Rs. 30 lakhs to Rs.50 lakhs | 9 % p.a. |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Loan Amount | Rate of interest (fixed) |
| Less than Rs. 50,000 | 5 % p.a. |
| Above Rs. 50,000 to Rs.5 lakhs | 6 % p.a. |
| Above Rs. 5 lakh to Rs. 15 lakhs | 7 % p.a. |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Loan Amount | Rate of interest (fixed) |
| Upto Rs.50 Lakh | 4% p.a. |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Particulars | Interest Rate of Contracted Loans |
| RLLR Effective from February 12, 2025 | 9.10% |
| Minimum Rate % | 9.20% |
| Maximum Rate % | 24% |
| Mean Rate % | 10.37% |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Card Rate for MSME Loans upto ₹200 lakh | Card Rate for MSME Loans upto ₹200 lakh | Card Rate for MSME Loans upto ₹200 lakh | Card Rate for MSME Loans upto ₹200 lakh |
| Minimum | Maximum | Average | Remark |
| RLLR+0.35 | RLLR+ 7.20 | RLLR+3.775 | Applicable rate is subject to Rating/Scoring |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Card Rate for MSME Loans above ₹200 lakh | Card Rate for MSME Loans above ₹200 lakh | Card Rate for MSME Loans above ₹200 lakh | Card Rate for MSME Loans above ₹200 lakh |
| Minimum | Maximum | Average | Remark |
| RLLR+0.10 | RLLR+4.75 | RLLR+2.425 | Applicable rate is subject to Rating/ Scoring |

Education Loan Non-Vocational Courses Up to Rs.7.5 lakhs (studies in India and abroad) 10.35% Above Rs. 7.5 lakhs (studies in India) 10.60% Above Rs. 7.5 lakhs (studies abroad) 10.10% Above Rs. 7.5 lakhs (studies in Premier Institutions abroad ) 9.30% - 9.65%

Non-Vocational Courses for students secured admission under Management Quota & Specialized Courses 10.60% Vocational/ Skill Development Courses 9.85% Loans for students studying in Premier Education Institutes in India 8.15% Education loans under PM Vidyalaxmi Scheme (PMVS) 7.65%-8.85%

|  |  |
| --- | --- |
| 0 | 1 |
| Annual Percentage Rate (APR) | Annual Percentage Rate (APR) |
| Range of Annual Percentage Rate (APR) for 5 years loan tenor under MSME | 9.20 %to25.08 % |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Credit limit | Card Rate |
| Up to ₹ 3 lakh (including crop loan + working capital loan to Animal Husbandry and Fisheries with maximum limit upto ₹ 2 lakh) | 7% (As per RBI guidelines /Govt. guidelines on interest Subvention Scheme) |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Credit limit | Card Rate |
| Up to ₹ 25 lakh - SFMF | MCLR (Y) + 1.25% |
| Up to ₹ 25 lakh - Non- SFMF | MCLR (Y) + 1.25% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Particulars | Card Rate |
| For SFMF | MCLR (Y) + 1.00% |
| For Non-SFMF - above 70 % score | MCLR (Y) + 1.00% |
| For Non-SFMF - below 70% score | MCLR (Y) + 2.00% |
| For Non-individuals (other than NCF) | MCLR (Y) + 2.00% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| 3 Months / 6 Months / 1 Year | 3 Months / 6 Months / 1 Year |
| Scoring Slab (%) | Card rate |
| 95 & above | MCLR + 140 bps |
| 80 to 94.99 | MCLR + 230 bps |
| 70 to 79.99 | MCLR + 315 bps |
| 55 to 69.99 | MCLR + 405 bps |
| Less than 55 | MCLR + 515 bps |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| 3 Months / 6 Months / 1 Year | 3 Months / 6 Months / 1 Year |
| External / Internal Rating (Product Scoring %) | Card rate |
| AAA (95 & above) | MCLR + 10 bps |
| AA (80 to 94.99) | MCLR + 15 bps |
| A (70 to 79.99) | MCLR + 30 bps |
| BBB /Unrated (55 to 69.99) | MCLR + 180 bps |
| Below BBB (Less than 55) | MCLR + 370 bps |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Scoring | nan |
| Rating Slab / Scoring | Card rate |
| AAA (Score 95 & above) | Repo +280 bps |
| AA (Score 80 to 94.99) | Repo + 405 bps |
| A (Score 70 to 79.99) | Repo + 460 bps |
| BBB / Unrated (Score 55 to 69.99) | Repo + 620 bps |
| Below BBB (Score Less than 55) | Repo+ 820 bps |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Scoring | nan |
| Rating Slab / Scoring | Card rate |
| AAA (Score 95 & above) | Repo+280 bps |
| AA (Score 80 to 94.99) | Repo+285 bps |
| A (Score 70 to 79.99) | Repo+290 bps |
| BBB / Unrated (Score 55 to 69.99) | Repo+410 bps |
| Below BBB (Score Less than 55) | Repo+595 bps |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Scoring | nan |
| Rating Slab / Scoring | Card rate |
| AAA (Score 95 & above) | Repo+280 bps |
| AA (Score 80 to 94.99) | Repo+355 bps |
| A (Score 70 to 79.99) | Repo+400 bps |
| BBB/ Unrated (Score 55 to 69.99) | Repo+535 bps |
| Below BBB (Score Less than 55) | Repo +725 bps |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Credit limit | Interest Rate |
| Up to Rs. 2 crore | MCLR (H) + 1.00% (9.80%) or 9% whichever is lower |
| Above Rs. 2 crore | MCLR (Y) + 1.00% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Credit Limit | ROI |
| Up to Rs. 3 lakh | 7% (As per RBI guidelines) |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Credit Limit | Card rate |
| (i) Upto Rs. 75 lakh against NWR/ e-NWRs | Against e-NWR: MCLR (Y) |
| (ii) Upto Rs.50 lakh against WHR other than NWRs/e-NWRs | Others: MCLR (Y) + 0.10% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Rating | Card Rate () |
| A / equivalent to Score above 80% upto 94.99% | RLLR + 0.10% |
| BBB / equivalent to Score of 60% upto 79.99% | RLLR + 0.20% |
| BB / equivalent to Score of above 55% upto 59.99% (Assistance to be against eNWR only) | RLLR + 0.80% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Rating | Card Rate () |
| AA and above / equivalent to Score 95% and above | RLLR + 0.10% |
| A / equivalent to Score above 80% upto 94.99% | RLLR + 0.20% |
| BBB / equivalent to Score of 60% upto 79.99% | RLLR + 0.30% |
| BB / equivalent to Score of above 55% upto 59.99% (Assistance to be against e-NWR only) | RLLR + 0.90% |

The interest rate structure is as under:

Interest Rate (% p.a.) Special Buckets Chiranjeevi-Super Senior Citizen 444 Days 7.35 555 Days 7.40 700 Days 7.25

|  |  |
| --- | --- |
| 0 | 1 |
| Particulars | Min Interest Rate |
| nan | Existing |
| Through Branch Channel(For government sponsored schemes only) | MCLR (Y) + 1.75% |
| Through Corporate BC Channel | 8.75% to 14 % + BC commissionPresently,Minimum : 13.75 % (including BC commission)Maximum : 25 % (including BC commission) |
| Micro loan under NRLM scheme | For loans up to Rs.3.00 lakh 7.00% p.a. For loans above Rs.3.00 lakh and up to Rs.5.00 lakh MCLR (Y) or 10% p.a. whichever is lower For loans above Rs.5.00 lakh MCLR (Y) +1.75% p.a. |
| For loans up to Rs.3.00 lakh | 7.00% p.a. |
| For loans above Rs.3.00 lakh and up to Rs.5.00 lakh | MCLR (Y) or 10% p.a. whichever is lower |
| For loans above Rs.5.00 lakh | MCLR (Y) +1.75% p.a. |

Through Corporate BC Channel 8.75% to 14 % + BC commission Presently, Minimum : 13.75 % (including BC commission) Maximum : 25 % (including BC commission)

Micro loan under NRLM scheme

|  |  |
| --- | --- |
| 0 | 1 |
| For loans up to Rs.3.00 lakh | 7.00% p.a. |
| For loans above Rs.3.00 lakh and up to Rs.5.00 lakh | MCLR (Y) or 10% p.a. whichever is lower |
| For loans above Rs.5.00 lakh | MCLR (Y) +1.75% p.a. |

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Interest Rates

Overview Interest rates on the range of NRI products are listed below: Senior Citizens are not given the facility of additional interest rate on investment made in any NRI Fixed Deposit (NRE / NRO / RFC / FCNR).

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity Slab | Interest Rate (% p.a.) | Interest Rate (% p.a.) |
| nan | NRO | NRE |
| 07-14 days | 3.00 | - |
| 15-30 days | 3.00 | - |
| 31-45 days | 3.25 | - |
| 46- 60 days | 4.50 | - |
| 61-90 days | 4.75 | - |
| 91days-6 months | 5.50 | - |
| 6 months 1 day to 270 days | 5.75 | - |
| 271 days up to < 1 year | 6.00 | - |
| 1 year | 6.55 | 6.55 |
| >1 Year to 2 Years (Except 555 Days, 444 Days and 700 Days) | 6.55 | 6.55 |
| > 2 Years to < 3 Years | 6.55 | 6.55 |
| 3 years to < 5years | 6.25 | 6.25 |
| 5 years | 6.25 | 6.25 |
| > 5 years to 7 years | 5.95 | 5.95 |
| >7 years to 10 years | 5.95 | 5.95 |

NRI Interest Rates Interest Rates

Overview

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Special Buckets NRE/NRO | Scheme validity | Rate of Interest (%) | Rate of Interest (%) |
| Special Buckets NRE/NRO | Scheme validity | Callable | Callable |
| Special Buckets NRE/NRO | Scheme validity | NRE | NRO |
| 444 Days | Up to September 30, 2025 | 6.70 | 6.70 |
| 555 Days | Up to September 30, 2025 | 6.75 | 6.75 |
| 700 Days | Up to September 30, 2025 | 6.60 | 6.60 |

Special Buckets NRE/NRO Scheme validity Rate of Interest (%) Callable NRE NRO 444 Days Up to September 30, 2025 6.70 6.70 555 Days Up to September 30, 2025 6.75 6.75 700 Days Up to September 30, 2025 6.60 6.60

Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Account Type | Saving Deposits Balance | Interest Rate (% p.a.) |
| NRE / NRO | Up to Rs.1 Lakh | 2.50 |
| NRE / NRO | Above Rs.1 lakh to Rs.5lakh | 2.55 |
| NRE / NRO | Above Rs.5 lakh to Rs.5 crore | 2.60 |
| NRE / NRO | Above Rs. 5 Cr to 100 Cr | 3.00 |
| NRE / NRO | Above Rs.100 Cr to Rs.500Cr | 3.00 |
| NRE / NRO | Above ₹ 500 Cr to ₹ 1000 Cr | MIBOR less 75 bps p.a. |
| NRE / NRO | Above ₹ 1000 Cr to ₹ 1500 Cr | MIBOR |
| NRE / NRO | Above ₹ 1500 Cr to ₹ 2000 Cr | MIBOR + 25 bps p.a. |
| NRE / NRO | Above ₹ 2000 Cr to ₹ 5000Cr | MIBOR + 75 bps p.a. |
| NRE / NRO | Above ₹ 5000 Cr | MIBOR + 65 bps p.a. |

Special Buckets NRE/NRO Scheme validity Rate of Interest (%) Callable NRE NRO 444 Days Up to September 30, 2025 6.70 6.70 555 Days Up to September 30, 2025 6.75 6.75 700 Days Up to September 30, 2025 6.60 6.60

Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| MATURITY SLAB | USD | GBP | EUR | JPY |
| 6 Months 1 day < 1 Year | 4.55% | 3.50% | 0.02% | N.A. |
| 1 Year < 2 Years | 5.20% | 4.50% | 2.65% | 0.40% |
| 2 Years < 3 Years | 4.35% | 4.00% | 2.20% | N.A |
| 3 Years Only | 4.00% | 3.50% | 1.95% | N.A. |

Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

Resident Foreign Currency – RFC Deposit rates (% p.a.) (Effective From: September 01, 2025 ) MATURITY SLAB USD GBP EUR JPY 6 Months 1 day < 1 Year 4.55% 3.50% 0.02% N.A. 1 Year < 2 Years 5.20% 4.50% 2.65% 0.40% 2 Years < 3 Years 4.35% 4.00% 2.20% N.A 3 Years Only 4.00% 3.50% 1.95% N.A.

|  |  |
| --- | --- |
| 0 | 1 |
| Currency | Interest Rate (% p.a.) |
| USD | 0.50 |
| GBP | 0.75 |
| EUR | 0.75 |

Special Buckets NRE/NRO Scheme validity Rate of Interest (%) Callable NRE NRO 444 Days Up to September 30, 2025 6.70 6.70 555 Days Up to September 30, 2025 6.75 6.75 700 Days Up to September 30, 2025 6.60 6.60

Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| nan | USD upto $ 1 Mio | GBP | EUR | AUD | CAD | JPY | SGD | HKD | CHF |
| 1 yr to less than 2 yrs | 5.20% | 4.50% | 2.65% | 4.35% | 3.40% | 0.40% | 2.10% | 0.50% | N.A |
| 2 yrs to less than 3yrs | 4.35% | 4.00% | 2.20% | 3.75% | 2.80% | N.A | 1.90% | 0.50% | N.A. |
| 3 yrs to less than 4 yrs | 4.00% | 3.50% | 1.95% | 3.60% | 2.40% | N.A. | 1.00% | 0.50% | N.A. |
| 4 yrs to less than 5 yrs | 3.80% | 3.10% | 1.75% | 3.55% | 2.25% | N.A. | 0.45% | 0.50% | N.A. |
| 5 years only | 3.80% | 3.10% | 1.75% | 3.55% | 2.25% | N.A. | 0.45% | 0.50% | N.A. |

Special Buckets NRE/NRO Scheme validity Rate of Interest (%) Callable NRE NRO 444 Days Up to September 30, 2025 6.70 6.70 555 Days Up to September 30, 2025 6.75 6.75 700 Days Up to September 30, 2025 6.60 6.60

Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Maturity Slab | For Deposit amount more than USD 1 million and upto USD 5 million | For Deposit amount more than USD 5 million |
| 1 yr to less than 2 yrs | 5.30% | 5.35% |
| 2 yrs to less than 3yrs | 4.45% | 4.55% |
| 3 yrs to less than 4 yrs | 4.00% | 4.05% |
| 4 yrs to less than 5 yrs | 3.85% | 3.95% |
| 5 years only | 3.85% | 3.95% |

Special Buckets NRE/NRO Scheme validity Rate of Interest (%) Callable NRE NRO 444 Days Up to September 30, 2025 6.70 6.70 555 Days Up to September 30, 2025 6.75 6.75 700 Days Up to September 30, 2025 6.60 6.60

Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

|  |  |
| --- | --- |
| 0 | 1 |
| Tenor | Interest Rate (% p.a.) |
| 1 Year | 6.55 |
| >1 year to 2 Years | 6.55 |
| >2 Years to < 3 Years | 6.55 |
| 3 Years to < 5 Years | 6.25 |
| 5 years | 6.25 |
| > 5 years - 7 years | 5.95 |
| >7 years - 10 years | 5.95 |

# >> PVB\_11 : IDFC First Bank

Website: https://www.idfcfirstbank.com/interest-rate

Summary:

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| 0 | 1 |
| Balance (Rupees) | Rate of Interest (% p.a., Progressive) |
| <= 5 lac | 3.00% |
| > 5 lac <= 10 crs | 7.00% |
| > 10 crs <= 25 crs | 6.00% |
| > 25 crs <= 100 crs | 5.00% |
| > 100 crs | 4.00% |

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| 0 | 1 |
| Period | Rate of Interest (% p.a.) w.e.f. 3rd September 2025 Less than INR 3 Crores |
| 7 days – 14 days | 3.00% |
| 15 days – 29 days | 3.00% |
| 30 days – 45 days | 3.00% |
| 46 days – 90 days | 4.00% |
| 91 days – 180 days | 4.50% |
| 181 days – less than 1 Year | 5.50% |
| 1 year | 6.30% |
| 1 year 1 day to 370 days | 6.30% |
| 371 days – 449 days | 6.50% |
| 450 days – 2 years | 7.00% |
| 2 years 1 day – 3 years | 6.75% |
| 3 years 1 day – 5 years | 6.60% |
| 5 years 1 day – 10 years | 6.00% |
| Period | RD - Rate of Interest (% p.a.) w.e.f. 3rd September 2025 |
| 6 months | 4.50% |
| 9 months | 5.50% |
| 12 months | 6.30% |
| 24 months | 7.00% |
| 36 months | 6.75% |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Period |  | FD Rates\*\* |  | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | None | None | None | None | None | None |
| None | None | (Rs. 3 crore – 5 | None | (> Rs. 5 crore - 10 | (> Rs. 10 crore - 15 | (> Rs. 15 crore - 26.50 | None | None | None | None | None | None |
| None | None | crore) | None | crore) | crore) | crore) | None | None | None | None | None | None |
| 7 - 14 days | 4.45% | None | None | 4.45% | 4.45% | 4.45% | None | None | None | None | None | None |
| 15 - 35 days | 4.60% | None | None | 4.60% | 4.60% | 4.60% | None | None | None | None | None | None |
| 36 - 45 days | 5.00% | None | None | 5.00% | 5.00% | 5.00% | None | None | None | None | None | None |
| 46 - 60 days | 5.35% | None | None | 5.35% | 5.35% | 5.35% | None | None | None | None | None | None |
| 61 - 91 days | 5.80% | None | None | 5.80% | 5.80% | 5.80% | None | None | None | None | None | None |
| 92 - 180 days | 5.95% | None | None | 5.95% | 5.95% | 5.95% | None | None | None | None | None | None |
| 181 - 270 days | 6.30% | None | None | 6.30% | 6.30% | 6.30% | None | None | None | None | None | None |
| 271 - 365 days | 6.40% | None | None | 6.40% | 6.40% | 6.40% | None | None | None | None | None | None |
| 366 - 399 days | 6.50% | None | None | 6.50% | 6.50% | 6.50% | None | None | None | None | None | None |
| 400 - 499 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| 500 - 540 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| 541 - 731 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| 732 - 1095 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| 3 years 1days - 5 years | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| 5 Year 1 Day - 8 Years | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| 8 Year 1 Day - 10 Years | 6.45% | None | None | 6.45% | 6.45% | 6.45% | None | None | None | None | None | None |
| Period |  | FD Rates\*\* |  | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | None | None | None | None | None | None |
| None | None | (Rs. 3 crore – 5 | None | (> Rs. 5 crore - 10 | (> Rs. 10 crore - 15 | (> Rs. 15 crore – 26.50 | None | None | None | None | None | None |
| None | None | crore) | None | crore) | crore) | crore) | None | None | None | None | None | None |
| 7 - 14 days | 4.45% | None | None | 4.45% | 4.45% | 4.45% | None | None | None | None | None | None |
| 15 - 35 days | 4.60% | None | None | 4.60% | 4.60% | 4.60% | None | None | None | None | None | None |
| 36 - 45 days | 4.85% | None | None | 4.85% | 4.85% | 4.85% | None | None | None | None | None | None |
| 46 - 60 days | 5.20% | None | None | 5.20% | 5.20% | 5.20% | None | None | None | None | None | None |
| 61 - 91 days | 5.55% | None | None | 5.55% | 5.55% | 5.55% | None | None | None | None | None | None |
| 92 – 180 days | 5.80% | None | None | 5.80% | 5.80% | 5.80% | None | None | None | None | None | None |
| 181 - 270 days | 6.05% | None | None | 6.05% | 6.05% | 6.05% | None | None | None | None | None | None |
| 271 - 365 days | 6.25% | None | None | 6.25% | 6.25% | 6.25% | None | None | None | None | None | None |
| 366 - 399 days | 6.30% | None | None | 6.30% | 6.30% | 6.30% | None | None | None | None | None | None |
| 400 - 499 days | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| 500 - 540 days | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| 541 - 731 days | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| 732 - 1095 days | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| 3 years 1days - 5 years | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| 5 Year 1 Day - 8 Years | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| 8 Year 1 Day - 10 Years | 6.20% | None | None | 6.20% | 6.20% | 6.20% | None | None | None | None | None | None |
| Period |  | FD Rates\*\* |  | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* |
| None | None | (> Rs. 26.50 | None | (> Rs. 26.75 | (> Rs. 35 | (> Rs. 50 | (> Rs. 75 | (> Rs. 100 | (> Rs. 150 | (> Rs. 200 | (> Rs. 400 | (> Rs. 750 |
| None | None | crs. <= | None | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs) |
| None | None | 26.75 crs.) | None | 35 crs.) | 50 crs.) | 75 crs.) | 100 crs.) | 150 crs.) | 200 crs.) | 400 crs) | 750 crs ) |  |
| 7 - 14 days | 4.45% | None | None | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% |
| 15 – 35 days | 4.60% | None | None | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% |
| 36 – 45 days | 5.00% | None | None | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 46 - 60 days | 5.25% | None | None | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 61 – 91 days | 5.80% | None | None | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| 92 – 149 days | 5.95% | None | None | 5.95% | 5.95% | 5.95% | 5.95% | 5.95% | 5.95% | 5.95% | 5.95% | 5.95% |
| 150 – 180 days | 6.00% | None | None | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 181 – 270 days | 6.35% | None | None | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% |
| 271 – 364 days | 6.45% | None | None | 6.45% | 6.45% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% |
| 365 – 399 days | 6.55% | None | None | 6.55% | 6.55% | 6.65% | 6.65% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% |
| 400 – 499 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 500 - 540 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 541 – 731 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 732 – 1095 days | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 3 years 1 day – 5 years | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 5 Year 1 day – 8 Years | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 8 Year 1 day – 10 Years | 6.45% | None | None | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| Period |  | FD Rates\*\* |  | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* | FD Rates\*\* |
| None | None | (> Rs. 26.50 | None | (> Rs. 26.75 | (> Rs. 35 | (> Rs. 50 | (> Rs. 75 | (> Rs. 100 | (> Rs. 150 | (> Rs. 200 | (> Rs. 400 | (> Rs. 750 |
| None | None | crs. <= | None | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs. <= Rs. | crs) |
| None | None | 26.75 crs.) | None | 35 crs.) | 50 crs.) | 75 crs.) | 100 crs.) | 150 crs.) | 200 crs.) | 400 crs) | 750 crs ) |  |
| 7 - 14 days | 4.45% | None | None | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% | 4.45% |
| 15 – 35 days | 4.60% | None | None | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% | 4.60% |
| 36 – 45 days | 4.85% | None | None | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% | 4.85% |
| 46 - 60 days | 5.00% | None | None | 5.10% | 5.10% | 5.10% | 5.10% | 5.10% | 5.10% | 5.10% | 5.10% | 5.10% |
| 61 – 91 days | 5.00% | None | None | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% | 5.55% |
| 92 – 149 days | 5.00% | None | None | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| 150 – 180 days | 5.00% | None | None | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% |
| 181 – 270 days | 5.00% | None | None | 6.10% | 6.10% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |
| 271 – 364 days | 5.00% | None | None | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% |
| 365 – 399 days | 5.00% | None | None | 6.35% | 6.35% | 6.40% | 6.40% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 400 – 499 days | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| 500 - 540 days | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| 541 – 731 days | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| 732 – 1095 days | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| 3 years 1 day – 5 years | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| 5 Year 1 day – 8 Years | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| 8 Year 1 day – 10 Years | 5.00% | None | None | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% | 6.20% |
| Penal Rates \* | None | None | None | None | None | None | None | None | None | None | None | None |
| Above Rs. 25 crs. and upto Rs. 50 crs. | Above Rs. 50 crs. and upto Rs. 200 crs. | Above Rs. 200 crs. | None | None | None | None | None | None | None | None | None | None |
| 1% | 1% | 1% | None | None | None | None | None | None | None | None | None | None |

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| 0 | 1 | 2 | 3 | 4 | 5 |
| FCNR rates up to 1 million\* (effective from July 14, 2025) | None | None | None | None | None |
| Period | USD | GBP | EUR | AUD | SGD |
| 1 Yr < 15 Months | 5.00% | 4.45% | 3.05% | 4.00% | 2.15% |
| 15 Months < 2 Yrs | 5.00% | 4.45% | 3.05% | 4.00% | 2.15% |
| 2 Yrs to < 3 Yrs | 4.40% | 4.00% | 2.65% | 4.00% | 2.00% |
| 3 Yrs to < 4 Yrs | 4.40% | NA | NA | NA | NA |
| 4 Yrs to < 5 Yrs | 4.50% | NA | NA | NA | NA |
| 5 Yrs only | 4.25% | NA | NA | NA | NA |

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| 0 | 1 |
| Amount | IDFC FIRST Bank - IBU |
| USD - For all amounts (wef 13th May 2025) | 4.75% |
| EUR - For all amounts (wef 23rd July 2025) | 1.50% |

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| 0 | 1 | 2 | 3 | 4 |
|  | None | None | None | None |
|  | None | None | None | None |
| Interest rates on Gift City Fixed Deposits | None | None | None | None |
|  | None | None | None | None |
| Interest Rates on Gift City Fixed Deposits Period | Rate of Interest (% p.a.) w.e.f. 23rd July 2025 | None | None | Rate of Interest (% p.a.) w.e.f. 26th May 2025 |
| None | USD | None | None | EUR |
| 7 – 14 days | 4.10% | None | None | 2.45% |
| 15 – 29 days | 4.30% | None | None | 2.65% |
| 30 – 45 days |  | 4.30% |  | 2.75% |
| 46 – 90 days | 4.70% | None | None |  |
| None | None | None | None | 2.75% |
| None | None | None | None |  |
| 91 – 180 days | 4.70% | None | None | 2.85% |
| 181 days - & less than 1 year | 4.70% | None | None |  |
| None | None | None | None | 2.75% |
| None | None | None | None |  |
| 1 Year | 4.60% | None | None | 2.00% |
| Above 1 year to < 2 years | 4.60% | None | None |  |
| None | None | None | None | 2.00% |
| None | None | None | None |  |
| 2 years to < 3 years | 4.60% | None | None | 2.05% |
| 3 years to < 4 years | 4.60% | None | None |  |
| None | None | None | None | 2.05% |
| None | None | None | None |  |
| 4 years to 5 years | 4.25% | None | None |  |
| None | None | None | None | 1.35% |
| None | None | None | None |  |
|  | None | None | None | None |

# >> PVB\_12 : IndusInd Bank

Website: https://www.indusind.bank.in/in/en/personal/rates.html

Summary:

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| 0 | 1 | 2 | 3 | 4 |
| nan | < 3 Cr DOMESTIC(RESIDENT) NRE/NRO deposits | < 3 Cr DOMESTIC(RESIDENT) NRE/NRO deposits | < 3 Cr (Senior Citizen)Not applicable for NRE/NRO deposits | < 3 Cr (Senior Citizen)Not applicable for NRE/NRO deposits |
| Tenure | Rate | Annualized Yield | Rate | Annualized Yield |
| 7 days to 30 days | 3.25 | 3.25 | 3.75 | 3.75 |
| 31 days to 45 days | 3.50 | 3.50 | 4.00 | 4.00 |
| 46 days to 60 days | 4.50 | 4.50 | 5.00 | 5.00 |
| 61 days to 90 days | 4.75 | 4.75 | 5.25 | 5.25 |
| 91 days to 120 days | 5.00 | 5.00 | 5.50 | 5.50 |
| 121 days to 180 days | 5.00 | 5.00 | 5.50 | 5.50 |
| 181 days to 210 days | 5.75 | 5.88 | 6.25 | 6.40 |
| 211 days to 269 days | 6.00 | 6.14 | 6.50 | 6.66 |
| 270 days to 354 days | 6.25 | 6.40 | 6.75 | 6.92 |
| 355 days to 364 days | 6.50 | 6.66 | 7.00 | 7.19 |
| 1 Year to below 1 Year 1 month | 6.75 | 6.92 | 7.25 | 7.45 |
| 1 Year 1 month to up to 2 Years | 7.00 | 7.19 | 7.50 | 7.71 |
| Above 2 Years to 3 Years 3 Months | 6.75 | 6.92 | 7.25 | 7.45 |
| Above 3 Years 3 Months to below 61 Months | 6.65 | 6.82 | 7.15 | 7.34 |
| 61 months and above | 6.50 | 6.66 | 7.00 | 7.19 |
| Tax Saver FD (5 years) | 6.65 | 6.82 | 7.15 | 7.34 |

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| Senior Citizens - Additional interest rate on Domestic Term Deposits |
| Please note the additional 0.50% over and above card rates are applicable for Term Deposits of Senior Citizens (age 60 years and above) for value below Rs. 3 Cr (Callable) (Not applicable for NRO/NRE Deposits) |

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| Method of Calculation of Interest, Penalty on Premature Withdrawal and Other Terms & Conditions |
| Above mentioned rates are not applicable for Call/Notice/Term Money market participants (both as lenders and borrowers).For FI & Coop Banks: Please confirm rate with Treasury at prior to any quote.Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly interest payout) at the discounted interest rates as per regulatory directives. For example, For 1 year FD, basis current rate (6.75%), the discounted rate is 6.71% (The formula used is =NOMINAL(EFFECT(6.75%,4),12), i.e. 6.75% being effective rate, 4 being no’s of quarter & 12 being no’s of months (payments))In case of High Value Deposit (>= 5 crore), the interest rate offered for the particular deposit is only valid for that day for the deposit and only for the particular tenure.In the event of Premature withdrawal before the specified tenure, the offered interest rate applicable will be the Interest rate published on the website for < 3 crore (withdrawable), if the withdrawn amount is < 3 crore else the interest rate applicable would be that of 3 < 5 crore (withdrawable) as published on the Bank’s website www.indusind.bank.in on the day of booking of the deposit.Penal Interest rate charge of 1% would be applicable on premature withdrawal. |

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| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | 3 crore to less than 5 crores- Premature Withdrawal Allowed | 3 crore to less than 5 crores- Premature Withdrawal Allowed | Senior Citizen Rate 3 crore to less than 5 crores- Premature Withdrawal Allowed | Senior Citizen Rate 3 crore to less than 5 crores- Premature Withdrawal Allowed |
| Tenure | Rate | Annualized Yield | Rate | Annualized Yield |
| 7 days to 14 days | 4.40 | 4.4 | 4.90 | 4.90 |
| 15 days to 30 days | 4.50 | 4.5 | 5.00 | 5.00 |
| 31 days to 45 days | 4.95 | 4.95 | 5.45 | 5.45 |
| 46 days to 60 days | 5.45 | 5.45 | 5.95 | 5.95 |
| 61 days to 90 days | 5.70 | 5.7 | 6.20 | 6.20 |
| 91 days to 120 days | 5.85 | 5.85 | 6.35 | 6.35 |
| 121 days to 180 days | 5.95 | 5.95 | 6.45 | 6.45 |
| 181 days to 210 days | 6.10 | 6.24 | 6.60 | 6.77 |
| 211 days to 269 days | 6.20 | 6.35 | 6.70 | 6.87 |
| 270 days to 354 days | 6.20 | 6.35 | 6.70 | 6.87 |
| 355 days to 364 days | 6.30 | 6.45 | 6.80 | 6.98 |
| 1 Year to below 1 Year 1 month | 6.55 | 6.71 | 7.05 | 7.24 |
| 1 Year 1 Month to up to 2 Years | 6.75 | 6.92 | 7.25 | 7.45 |
| Above 2 years to 3 Years 3 months | 6.55 | 6.71 | 7.05 | 7.24 |
| Above 3 years 3 Months to below 61 months | 6.45 | 6.61 | 6.95 | 7.13 |
| 61 months and above | 6.35 | 6.50 | 6.85 | 7.03 |

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| Senior Citizens - Additional interest rate on Domestic Term Deposits |
| Please note the additional 0.50% over and above card rates are applicable for Term Deposits of Senior Citizens (age 60 years and above) for value between Rs. 3 Cr to less than 5 Cr (callable) (Not applicable for NRO/NRE Deposits) |

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| Method of Calculation of Interest, Penalty on Premature Withdrawal and Other Terms & Conditions |
| Above mentioned rates are not applicable for Call/Notice/Term Money market participants (both as lenders and borrowers).For FI & Coop Banks: Please confirm rate with Treasury at prior to any quote.Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly interest payout) at the discounted interest rates as per regulatory directives. For example, For 1 year FD, basis current rate (6.55%), the discounted rate is 6.51% (The formula used is =NOMINAL(EFFECT(6.55%,4),12), i.e. 6.55% being effective rate, 4 being no’s of quarter & 12 being no’s of months (payments))In case of High Value Deposit (>= 5 crore), the interest rate offered for the particular deposit is only valid for that day for the deposit and only for the particular tenure.In the event of Premature withdrawal before the specified tenure, the offered interest rate applicable will be the Interest rate published on the website for < 3 crore (withdrawable), if the withdrawn amount is < 3 crore else the interest rate applicable would be that of 3 < 5 crore (withdrawable) as published on the Bank’s website www.indusind.bank.in on the day of booking of the deposit.Penal Interest rate charge of 1% would be applicable on premature withdrawal. |

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| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | Above 1 crore to less than 3 crores (Domestic /NRO/NRE deposits) -Premature Withdrawal Not Allowed | Above 1 crore to less than 3 crores (Domestic /NRO/NRE deposits) -Premature Withdrawal Not Allowed | Senior Citizen Rate Above1 crore to less than 3 crores (Not applicable for NRE/NRO deposits) -Premature Withdrawal Not Allowed | Senior Citizen Rate Above1 crore to less than 3 crores (Not applicable for NRE/NRO deposits) -Premature Withdrawal Not Allowed |
| Tenure | Rate | Annualized Yield | Rate | Annualized Yield |
| 7 days to 14 days | 4.50 | 4.50 | 5.00 | 5.00 |
| 15 days to 30 days | 4.60 | 4.60 | 5.10 | 5.10 |
| 31 days to 45 days | 5.05 | 5.05 | 5.55 | 5.55 |
| 46 days to 60 days | 5.55 | 5.55 | 6.05 | 6.05 |
| 61 days to 90 days | 5.80 | 5.80 | 6.30 | 6.30 |
| 91 days to 120 days | 5.95 | 5.95 | 6.45 | 6.45 |
| 121 days to 180 days | 6.05 | 6.05 | 6.55 | 6.55 |
| 181 days to 210 days | 6.20 | 6.35 | 6.70 | 6.87 |
| 211 days to 269 days | 6.30 | 6.45 | 6.80 | 6.98 |
| 270 days to 354 days | 6.45 | 6.61 | 6.95 | 7.13 |
| 355 days to 364 days | 6.60 | 6.77 | 7.10 | 7.29 |
| 1 Year to below 1 Year 1 month | 6.85 | 7.03 | 7.35 | 7.56 |
| 1 Year 1 Month to up to 2 Years | 7.05 | 7.24 | 7.55 | 7.77 |
| Above 2 Years to 3 Years 3 Months | 6.85 | 7.03 | 7.35 | 7.56 |
| Above 3 years 3 months to below 61 months | 6.70 | 6.87 | 7.20 | 7.40 |
| 61 months and above | 6.55 | 6.71 | 7.05 | 7.24 |

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| Senior Citizens - Additional interest rate on Domestic Term Deposits |
| Please note the additional 0.50% over and above card rates are applicable for Term Deposits of Senior Citizens (age 60 years and above) for value between Rs.1 Cr to less than 3 Cr(Non-Callable) (Not applicable for NRO/NRE Deposits) |

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| Method of Calculation of Interest, Penalty on Premature Withdrawal and Other Terms & Conditions |
| Above mentioned rates are not applicable for Call/Notice/Term Money market participants (both as lenders and borrowers).For FI & Coop Banks: Please confirm rate with Treasury at prior to any quote.Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly interest payout) at the discounted interest rates as per regulatory directives. For example, For 1 year FD, basis current rate (6.85%), the discounted rate is 6.81% (The formula used is =NOMINAL(EFFECT(6.85%,4),12), i.e. 6.85% being effective rate, 4 being no’s of quarter & 12 being no’s of months (payments))In case of High Value Deposit (>= 5 crore), the interest rate offered for the particular deposit is only valid for that day for the deposit and only for the particular tenure.In the event of Premature withdrawal before the specified tenure, the offered interest rate applicable will be the Interest rate published on the website for < 3 crore (withdrawable), if the withdrawn amount is < 3 crore else the interest rate applicable would be that of 3 < 5 crore (withdrawable) as published on the Bank’s website www.indusind.bank.in on the day of booking of the deposit.Penal Interest rate charge of 1% would be applicable on premature withdrawal. |

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| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | 3 crore to less than 5 crores (Domestic /NRO/NRE deposits) -Premature Withdrawal Not Allowed | 3 crore to less than 5 crores (Domestic /NRO/NRE deposits) -Premature Withdrawal Not Allowed | Senior Citizen Rate3 crore to less than 5 crores (Not applicable for NRE/NRO deposits) -Premature Withdrawal Not Allowed | Senior Citizen Rate3 crore to less than 5 crores (Not applicable for NRE/NRO deposits) -Premature Withdrawal Not Allowed |
| Tenure | Rate | Annualized Yield | Rate | Annualized Yield |
| 7 days to 14 days | 4.50 | 4.50 | 5.00 | 5.00 |
| 15 days to 30 days | 4.60 | 4.60 | 5.10 | 5.10 |
| 31 days to 45 days | 5.05 | 5.05 | 5.55 | 5.55 |
| 46 days to 60 days | 5.55 | 5.55 | 6.05 | 6.05 |
| 61 days to 90 days | 5.80 | 5.80 | 6.30 | 6.30 |
| 91 days to 120 days | 5.90 | 5.90 | 6.40 | 6.40 |
| 121 days to 180 days | 6.05 | 6.05 | 6.55 | 6.55 |
| 181 days to 210 days | 6.20 | 6.35 | 6.70 | 6.87 |
| 211 days to 354 days | 6.30 | 6.45 | 6.80 | 6.98 |
| 355 days to 364 days | 6.40 | 6.56 | 6.90 | 7.08 |
| 1 Year to below 1 Year 1 month | 6.65 | 6.82 | 7.15 | 7.34 |
| 1 Year 1 Month to up to 2 Years | 6.90 | 7.08 | 7.40 | 7.61 |
| Above 2 Years to 3 Years 3 Months | 6.65 | 6.82 | 7.15 | 7.34 |
| Above 3 Years 3 Months to below 61 Months | 6.55 | 6.71 | 7.05 | 7.24 |
| 61 months and above | 6.45 | 6.61 | 6.95 | 7.13 |

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| Senior Citizens - Additional interest rate on Domestic Term Deposits |
| Please note the additional 0.50% over and above card rates are applicable for Term Deposits of Senior Citizens (age 60 years and above) for value between Rs. 3 Cr to less than 5 Cr (Non-Callable) (Not applicable for NRO/NRE Deposits) |

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| Method of Calculation of Interest, Penalty on Premature Withdrawal and Other Terms & Conditions |
| Above mentioned rates are not applicable for Call/Notice/Term Money market participants (both as lenders and borrowers).For FI & Coop Banks: Please confirm rate with Treasury at prior to any quote.Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly interest payout) at the discounted interest rates as per regulatory directives. For example, For 1 year FD, basis current rate (6.65%), the discounted rate is 6.61% (The formula used is =NOMINAL(EFFECT(6.65%,4),12), i.e. 6.65% being effective rate, 4 being no’s of quarter & 12 being no’s of months (payments))In case of High Value Deposit (>= 5 crore), the interest rate offered for the particular deposit is only valid for that day for the deposit and only for the particular tenure.In the event of Premature withdrawal before the specified tenure, the offered interest rate applicable will be the Interest rate published on the website for < 3 crore (withdrawable), if the withdrawn amount is < 3 crore else the interest rate applicable would be that of 3 < 5 crore (withdrawable) as published on the Bank’s website www.indusind.bank.in on the day of booking of the deposit.Penal Interest rate charge of 1% would be applicable on premature withdrawal. |

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| 0 | 1 | 2 |
| Tenure | Interest Rates p.a. (%) | Senior Citizen Rates p.a.(%) |
| 09 Months | 6.25 | 6.75 |
| 12 Months | 6.75 | 7.25 |
| 15 Months | 7.00 | 7.50 |
| 18 Months | 7.00 | 7.50 |
| 21 Months | 7.00 | 7.50 |
| 24 Months | 7.00 | 7.50 |
| 27 Months | 6.75 | 7.25 |
| 30 Months | 6.75 | 7.25 |
| 33 Months | 6.75 | 7.25 |
| 36 Months | 6.75 | 7.25 |
| 39 Months | 6.75 | 7.25 |
| Above 3 years 3 months to below 61 months | 6.65 | 7.15 |
| 61 month and above | 6.50 | 7.00 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Period / Currency | USD < 1 Mio | USD 1 Mio < 10 Mio | USD 10 Mio < 25 Mio | USD 25 Mio & Above | GBP | EUR | JPY | CAD | AUD |
| 1yr < 2 yrs | 5.30 | 5.30 | 5.30 | 5.30 | 4.85 | 2.85 | nan | 3.45 | 4.40 |
| 2 yrs< 3 yrs | 4.40 | 4.40 | 4.40 | 4.40 | 4.45 | 2.55 | 1.00 | 3.15 | 4.15 |
| 3 yrs< 4yrs | 4.20 | 4.20 | 4.20 | 4.20 | 4.25 | 2.55 | nan | 3.15 | 4.15 |
| 4 yrs< 5 yrs | 4.20 | 4.20 | 4.20 | 4.20 | 4.25 | 2.55 | nan | 3.15 | 4.15 |
| 5 yrs | 4.25 | 4.25 | 4.25 | 4.25 | 4.40 | 2.70 | 1.00 | 3.35 | 4.30 |

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| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| IBU RATE < 1 Mio | USD | EURO | GBP |
| TENURE | CALLABLE | CALLABLE | CALLABLE |
| 7 days to 14 days | 4.00% | 2.00% | 4.10% |
| 15 days to 30 days | 4.00% | 2.10% | 4.20% |
| 31 days to 45 days | 4.25% | 2.10% | 4.25% |
| 46 days to 60 days | 4.30% | 2.10% | 4.30% |
| 61 days to 90 days | 4.35% | 2.10% | 4.30% |
| 91 days to 120 days | 4.40% | 2.15% | 4.35% |
| 121 days to 150 days | 4.40% | 2.20% | 4.35% |
| 151 days to 180 days | 4.55% | 2.20% | 4.40% |
| 181 days to 210 days | 4.50% | 2.25% | 4.40% |
| 211 days to 240 days | 4.50% | 2.25% | 4.45% |
| 241 days to 269 days | 4.50% | 2.25% | 4.50% |
| 270 days to 330 days | 4.50% | 2.30% | 4.50% |
| 331 days to 343 days | 4.55% | 2.30% | 4.50% |
| 344 days to 354 days | 4.55% | 2.35% | 4.55% |
| 355 days to 364 days | 4.55% | 2.40% | 4.55% |
| 365 days to Below 1 Year 3 Months | 4.80% | 2.65% | 4.65% |
| 1 Year 3 Months to Below 1 Year 4 Months | 4.80% | 2.65% | 4.65% |
| 1 Year 4 Months to Below 1 Year 6 Months | 4.80% | 2.65% | 4.65% |
| 1 Year 6 Months upto 2 Year | 4.20% | 2.35% | 4.25% |
| Above 2 Year to Below 2 Year 6 Months | 4.20% | 2.35% | 4.25% |
| 2 Year 6 Months to Below 2 Year 7 Months | 4.20% | 2.35% | 4.25% |
| 2 Year 7 Months to 3 Year 3 Months | 4.00% | 2.30% | 4.05% |
| Above 3 Year 3 Months to Below 61 Months | 4.00% | 2.30% | 4.05% |
| 61 Months and above upto 10 Years | 4.00% | 2.30% | 4.05% |

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| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| IBU RATE < 1 Mio | USD | EURO | GBP |
| TENURE | NON CALLABLE | NON CALLABLE | NON CALLABLE |
| 7 days to 14 days | 4.10% | 2.10% | 4.20% |
| 15 days to 30 days | 4.10% | 2.20% | 4.30% |
| 31 days to 45 days | 4.35% | 2.20% | 4.35% |
| 46 days to 60 days | 4.40% | 2.20% | 4.40% |
| 61 days to 90 days | 4.45% | 2.20% | 4.40% |
| 91 days to 120 days | 4.50% | 2.25% | 4.45% |
| 121 days to 150 days | 4.50% | 2.30% | 4.45% |
| 151 days to 180 days | 4.65% | 2.30% | 4.50% |
| 181 days to 210 days | 4.60% | 2.35% | 4.50% |
| 211 days to 240 days | 4.60% | 2.35% | 4.55% |
| 241 days to 269 days | 4.60% | 2.35% | 4.60% |
| 270 days to 330 days | 4.60% | 2.40% | 4.60% |
| 331 days to 343 days | 4.65% | 2.40% | 4.60% |
| 344 days to 354 days | 4.65% | 2.45% | 4.65% |
| 355 days to 364 days | 4.65% | 2.50% | 4.65% |
| 365 days to Below 1 Year 3 Months | 4.90% | 2.75% | 4.75% |
| 1 Year 3 Months to Below 1 Year 4 Months | 4.90% | 2.75% | 4.75% |
| 1 Year 4 Month to Below 1 Year 6 Months | 4.90% | 2.75% | 4.75% |
| 1 Year 6 Months upto 2 Year | 4.30% | 2.45% | 4.35% |
| Above 2 Year to Below 2 Year 6 Months | 4.30% | 2.45% | 4.35% |
| 2 Year 6 Months to Below 2 Year 7 Months | 4.30% | 2.45% | 4.35% |
| 2 Year 7 Months to 3 Year 3 Months | 4.10% | 2.40% | 4.15% |
| Above 3 Year 3 Months to Below 61 Months | 4.10% | 2.40% | 4.15% |
| 61 Months and above upto 10 Years | 4.10% | 2.40% | 4.15% |

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| --- | --- |
| 0 | 1 |
| Savings Bank Account Interest Rates Domestic / Non Resident (NRO/NRE) | Rate p.a. w.e.f. 6th August 2025 |
| Daily balance upto Rs. 1 Lakh | 2.50% |
| Daily balance above Rs. 1 Lakh upto Rs. 10 Lakh | 3.00% |
| Daily balance above Rs. 10 Lakh upto Rs. 25 Lakh | 3.50% |
| Daily balance above Rs. 25 Lakh upto Rs. 1 Cr | 4.00% |
| Daily balance above Rs. 1 Cr upto Rs. 5 Cr | 5.00% |
| Daily balance above Rs. 5 Cr upto Rs. 100 Cr | 5.00% |

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| --- | --- |
| 0 | 1 |
| Indus Global Savings Account USD | Rate p.a w.e.f 13th Aug 2025 |
| <=1 Mio | 4.50% |
| >1 Mio <= 5 Mio | 5.00% |
| >5 Mio <= 10 Mio | 5.00% |
| >10 Mio <= 40 Mio | 5.00% |
| >40 Mio<=100 Mio | 5.25% |
| > 100 Mio<= 150 Mio | 5.00% |
| > 150 Mio | 2.50% |

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| --- | --- |
| 0 | 1 |
| Indus Global Savings Account GBP | Rate p.a. w.e.f. 30th Dec 2024 |
| < =10 Mio | 2.75% |
| 10 Mio + | 3.25% |

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|  |  |
| --- | --- |
| 0 | 1 |
| MCLR | Benchmark MCLR (%) |
| Overnight | 9.95% |
| 1 month | 10.00% |
| 3 month | 10.05% |
| 6 month | 10.15% |
| 1 year | 10.15% |
| 2 year | 10.25% |
| 3 year | 10.35% |

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| --- | --- |
| 0 | 1 |
| Base Rate | 10.50% p.a. with effect from Jul 01, 2025 |

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| --- | --- |
| 0 | 1 |
| Benchmark PLR | 20.60% p.a. with effect from 19th October 2015. |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) | As on 05-09-2025 (Major Currencies) |
| Currency | Description | TT Buy | TT Sell | Fx Card / TC Buy | Fx Card / TC Sell | Cash Buy | Cash Sell | Bills Buy | Bills Sell |
| AED | UAE DIRHAM | 23.27 | 24.74 | 23.12 | 24.89 | 23.06 | 24.95 | 23.21 | 24.8 |
| AUD | AUSTRALIAN DOLLAR | 56.38 | 58.72 | 55.82 | 59.28 | 55.6 | 59.5 | 56.16 | 58.94 |
| CAD | CANADIAN DOLLAR | 62.67 | 65.02 | 62.11 | 65.58 | 61.89 | 65.8 | 62.45 | 65.24 |
| CHF | SWISS FRANC | 108.04 | 111.19 | 107.47 | 111.76 | 107.24 | 111.99 | 107.81 | 111.42 |
| DKK | DANISH KRONES | 13.44 | 14.13 | 13.34 | 14.23 | 13.3 | 14.27 | 13.4 | 14.17 |
| EUR | EURO | 101.2 | 104.54 | 100.45 | 105.29 | 100.16 | 105.58 | 100.9 | 104.84 |
| GBP | POUND STERLING | 116.65 | 120.43 | 115.76 | 121.32 | 115.4 | 121.68 | 116.29 | 120.79 |
| HKD | HONG KONG DOLLAR | 10.95 | 11.65 | 10.88 | 11.72 | 10.85 | 11.75 | 10.92 | 11.68 |
| JPY | YEN | 58.05 | 60.97 | 57.38 | 61.64 | 57.11 | 61.91 | 57.78 | 61.24 |
| NOK | NORWEGIAN KRONE | 8.32 | 9.2 | 8.22 | 9.3 | 8.19 | 9.33 | 8.28 | 9.24 |
| NZD | NEW ZEALAND DOLLAR | 50.47 | 52.85 | 50.05 | 53.27 | 49.88 | 53.44 | 50.3 | 53.02 |
| SAR | SAUDI RIYAL | 22.68 | 24.3 | 22.53 | 24.45 | 22.47 | 24.51 | 22.62 | 24.36 |
| SEK | SWEDISH KRONA | 8.84 | 9.83 | 8.76 | 9.91 | 8.73 | 9.94 | 8.81 | 9.86 |
| SGD | SINGAPORE DOLLAR | 67.38 | 69.6 | 66.95 | 70.03 | 66.78 | 70.2 | 67.21 | 69.77 |
| THB | THAI BAHT | 2.63 | 2.84 | 2.63 | 2.84 | 2.63 | 2.84 | 2.63 | 2.84 |
| USD | U.S. DOLLARS | 86.64 | 89.64 | 85.85 | 90.43 | 85.55 | 90.73 | 86.33 | 89.95 |
| ZAR | RAND | 4.68 | 5.26 | 4.6 | 5.34 | 4.56 | 5.38 | 4.65 | 5.29 |

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|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 | The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 | The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 | The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 |
| New | Min % | Max % | Mean % |
| Small Commercial Vehicle | 11.03 | 28.00 | 18.14 |
| Passenger Vehicle | 9.25 | 18.00 | 11.04 |
| Construction Equipment | 9.77 | 16.01 | 10.58 |
| Light Commercial Vehicle | 9.80 | 16.62 | 11.61 |
| Medium Heavy Commercial Vehicle | 9.76 | 13.03 | 10.51 |
| Tractor & Farm Equipment | 11.16 | 21.51 | 14.14 |
| Two Wheeler | 13.06 | 28.00 | 20.65 |
| Affordable Home Loan | 9.85 | 18.00 | 12.02 |
| nan | nan | nan | nan |
| Used | Min % | Max % | Mean % |
| Small Commercial Vehicle | 12.80 | 29.85 | 22.97 |
| Passenger Vehicle | 10.55 | 21.00 | 15.46 |
| Construction Equipment | 10.26 | 17.71 | 14.17 |
| Light Commercial Vehicle | 10.67 | 23.97 | 15.11 |
| Medium Heavy Commercial Vehicle | 10.55 | 20.75 | 14.20 |
| Tractor & Farm Equipment | 18.00 | 24.50 | 19.10 |
| Two Wheeler | 18.19 | 27.00 | 22.59 |

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|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 | The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 | The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 | The minimum and maximum and mean rate - Individuals - 01-01-2025 To 31-03-2025 |
| New | Min % | Max % | Mean % |
| Small Commercial Vehicle | 11.57 | 36.00 | 19.34 |
| Passenger Vehicle | 9.35 | 21.47 | 11.39 |
| Construction Equipment | 9.86 | 16.84 | 10.78 |
| Light Commercial Vehicle | 9.90 | 18.35 | 12.05 |
| Medium Heavy Commercial Vehicle | 9.82 | 13.59 | 10.69 |
| Tractor & Farm Equipment | 11.53 | 27.27 | 14.48 |
| Two Wheeler | 13.77 | 37.97 | 22.68 |
| Affordable Home Loan | 10.25 | 18.65 | 12.78 |
| nan | nan | nan | nan |
| Used | Min % | Max % | Mean % |
| Small Commercial Vehicle | 12.80 | 35.99 | 25.83 |
| Passenger Vehicle | 11.17 | 25.41 | 16.07 |
| Construction Equipment | 10.55 | 19.82 | 14.84 |
| Light Commercial Vehicle | 11.53 | 26.56 | 16.15 |
| Medium Heavy Commercial Vehicle | 11.12 | 23.32 | 15.00 |
| Tractor & Farm Equipment | 14.17 | 29.69 | 20.57 |
| Two Wheeler | 21.57 | 35.00 | 24.15 |

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|  |  |
| --- | --- |
| 0 | 1 |
| Interest Rate – Q2 2025-26 | Interest Rate – Q2 2025-26 |
| Minimum | 10.35% |
| Maximum | 28.00% |
| Mean | 16.89% |

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|  |  |
| --- | --- |
| 0 | 1 |
| Annual Percentage Rate (FY25-26) | Annual Percentage Rate (FY25-26) |
| Minimum | 10.36% |
| Maximum | 35.18% |

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|  |  |
| --- | --- |
| 0 | 1 |
| Interest Rate – Q4 2024-25 | Interest Rate – Q4 2024-25 |
| Minimum IRR % | 12.00% |
| Maximum IRR % | 24.00% |
| Mean IRR % | 13.97% |

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|  |  |
| --- | --- |
| 0 | 1 |
| Interest Rate – Q3 2024-25 [Business Loans Including STBL] | Interest Rate – Q3 2024-25 [Business Loans Including STBL] |
| Minimum | 14.00% |
| Maximum | 21.99% |
| Mean | 17.27% |

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|  |  |
| --- | --- |
| 0 | 1 |
| Annual Percentage Rate (FY24-25) [Business Loans Including STBL] | Annual Percentage Rate (FY24-25) [Business Loans Including STBL] |
| Minimum | 14.65% |
| Maximum | 26.66% |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| IndusInd Bank |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 04-Sep-25 | to | 07-Sep-25 |  | Domes(cid:415)c /NRO/ NRE Fixed Deposit Rates (all in %) - Callable | None | None | None | None | None | None | None | None | None | None |
| From |  | To |  | Interest Rate 5 Crs to 5.50 Cr (% p.a.) Callable | Interest Rate above 5.50 Crs to 5.75 Crs (% p.a.) Callable | Interest Rate above 5.75 Crs to 10.00 Cr (% p.a.) Callable | Interest Rate above 10.00 Crs to 15.00 Cr (% p.a.) Callable | Interest Rate above 15.00 Crs to 25.50 Crs (% p.a.) Callable | Interest Rate above 25.50 Crs to 25.75 Crs (% p.a.) Callable | Interest Rate above 25.75 Crs to 45 Crs (% p.a.) Callable | Interest Rate above 45.00 Crs to 49 Crs (% p.a.) Callable | Interest Rate above 49.00 Crs to 75 Crs (% p.a.) Callable | Interest Rate above 75.00 Crs to 100 Crs (% p.a.) Callable | Interest Rate above 100 Cr (% p.a.) Callable |
| 7 | days | 14 | days | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 |
| 15 | days | 30 | days | 5.6 | 5.5 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 |
| 31 | days | 45 | days | 5.75 | 5.5 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 |
| 46 | days | 60 | days | 5.8 | 5.5 | 5.8 | 5.8 | 5.8 | 5.8 | 5.8 | 5.8 | 5.9 | 5.9 | 5.9 |
| 61 | days | 90 | days | 5.9 | 5.5 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 |
| 91 | days | 120 | days | 6.1 | 5.5 | 6.1 | 6.1 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 |
| 121 | days | 150 | days | 6.2 | 5.5 | 6.2 | 6.2 | 6.2 | 6.2 | 6.2 | 6.2 | 6.2 | 6.2 | 6.2 |
| 151 | days | 180 | days | 6.25 | 5.5 | 6.25 | 6.25 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 181 | days | 210 | days | 6.3 | 5.5 | 6.3 | 6.3 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 211 | days | 240 | days | 6.35 | 5.5 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 241 | days | 269 | days | 6.4 | 5.5 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 |
| 270 | days | 330 | days | 6.5 | 5.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 331 | days | 343 | days | 6.5 | 5.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 344 | days | 354 | days | 6.5 | 5.65 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 355 | days | 364 | days | 6.5 | 5.65 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 365 | days | Below 1 Year 3 Months |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| 1 Year 3 Month |  | Below 1 Year 4 Months |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| 1 Year 4 Months |  | Below 1 Year 6 Months |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| 1 Year 6 Months |  | upto 2 Yr |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| Above 2 Year |  | Below 2 Yr 6 Months |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| 2 Year 6 Months |  | Below 2 Yr 7 Months |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| 2 Year 7 Months |  | 3 Yr 3 Months |  | 6.75 | 5.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| Above 3 yrs 3 Months | None | Below 61 Months |  | 6.65 | 5.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 |
| 61 months and above | None | Upto 10 Yrs | None | 6.65 | 5.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| IndusInd Bank |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 04-Sep-25 | to | 07-Sep-25 |  | Domestic Fixed Deposit Rates (all in %) NON- CALLABLE | None | None | None | None | None | None | None | None | None | None |
| From |  | To |  | Interest Rate 5 Crs to 5.50 Cr (% p.a.) Non Callable | Interest Rate above 5.50 Crs to 5.75 Crs (% p.a.) Non Callable | Interest Rate above 5.75 Crs to 10.00 Cr (% p.a.) Non Callable | Interest Rate above 10.00 Crs to 15.00 Cr (% p.a.) Non Callable | Interest Rate above 15.00 Crs to 25.50 Crs (% p.a.) Non Callable | Interest Rate above 25.50 Crs to 25.75 Crs (% p.a.) Non Callable | Interest Rate above 25.75 Crs to 45 Crs (% p.a.) Non Callable | Interest Rate above 45.00 Crs to 49 Crs (% p.a.) Non Callable | Interest Rate above 49.00 Crs to 75 Crs (% p.a.) Non Callable | Interest Rate above 75.00 Crs to 100 Crs (% p.a.) Non Callable | Interest Rate above 100 Cr (% p.a.) Non Callable |
| 7 | days | 14 | days | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 |
| 15 | days | 30 | days | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 | 5.6 |
| 31 | days | 45 | days | 5.85 | 5.85 | 5.85 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 | 5.9 |
| 46 | days | 60 | days | 5.9 | 5.9 | 5.9 | 5.95 | 5.95 | 5.95 | 5.95 | 5.95 | 6.05 | 6.05 | 6.05 |
| 61 | days | 90 | days | 6 | 6 | 6 | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 | 6.05 |
| 91 | days | 120 | days | 6.2 | 6.2 | 6.2 | 6.25 | 6.3 | 6.3 | 6.3 | 6.3 | 6.3 | 6.3 | 6.3 |
| 121 | days | 150 | days | 6.3 | 6.3 | 6.3 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 151 | days | 180 | days | 6.35 | 6.35 | 6.35 | 6.4 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 181 | days | 210 | days | 6.4 | 6.4 | 6.4 | 6.45 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 211 | days | 240 | days | 6.45 | 6.45 | 6.45 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |
| 241 | days | 269 | days | 6.5 | 6.5 | 6.5 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 | 6.55 |
| 270 | days | 330 | days | 6.6 | 6.6 | 6.6 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 |
| 331 | days | 343 | days | 6.6 | 6.6 | 6.6 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 |
| 344 | days | 354 | days | 6.6 | 6.6 | 6.6 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 |
| 355 | days | 364 | days | 6.6 | 6.6 | 6.6 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 | 6.65 |
| 365 | days | Below 1 Year 3 Months |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 1 Year 3 Month |  | Below 1 Year 4 Months |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 1 Year 4 Months |  | Below 1 Year 6 Months |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 1 Year 6 Months |  | upto 2 Yr |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| Above 2 Year |  | Below 2 Yr 6 Months |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 2 Year 6 Months |  | Below 2 Yr 7 Months |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 2 Year 7 Months |  | 3 Yr 3 Months |  | 6.9 | 6.9 | 6.9 | 6.95 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| Above 3 yrs 3 Months |  | Below 61 Months |  | 6.8 | 6.8 | 6.8 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 61 months and above | None | Upto 10 Yrs | None | 6.8 | 6.8 | 6.8 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |

# >> PVB\_13 : Jammu and Kashmir Bank

Website: https://www.jkbank.com/interest-rates

Summary:

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits

|  |  |
| --- | --- |
| 0 | 1 |
| Deposit Type | Rate of Interest Per Annum w.e.f. 11.08.2025 |
| Deposit Type | Revised |
| Domestic/NRO/ NRE Rupee Savings Bank Deposits | 2.75% |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Maturity Period | Deposit Type | Existing ROI per Annum | Revised ROI per Annum |
| 7 days to 30 days | Domestic/NRO | 3.50% | 3.50% |
| 31 days to 45 days | Domestic/NRO | 4.00% | 4.00% |
| 46 days to 90 days | Domestic/NRO | 5.00% | 5.00% |
| 91 days to 180 days | Domestic/NRO | 5.25% | 5.25% |
| 181 days to 270 days | Domestic/NRO | 5.80% | 5.80% |
| 271 days to less than 1 year | Domestic/NRO | 6.25% | 6.25% |
| 1 year to less than 2 years | Domestic/NRO/NRE | 6.75% | 6.60% |
| 2 years to 887 days | Domestic/NRO/NRE | 6.90% | 6.75% |
| 888 days | Domestic/NRO/NRE | 7.30% | 7.10% |
| 889 days to less than 3 years | Domestic/NRO/NRE | 6.90% | 6.75% |
| 3 years to less than 5 years | Domestic/NRO/NRE | 6.75% | 6.75% |
| 5 years to 10 years | Domestic/NRO/NRE | 6.50% | 6.50% |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Maturity Period | Deposit Type | Existing ROI per Annum | Revised ROI per Annum |
| 7 days to 30 days | Domestic/NRO | 4.75% | 4.75% |
| 31 days to 45 days | Domestic/NRO | 5.00% | 5.00% |
| 46 days to 90 days | Domestic/NRO | 5.50% | 5.50% |
| 91 days to 180 days | Domestic/NRO | 6.00% | 6.00% |
| 181 days to 270 days | Domestic/NRO | 6.25% | 6.25% |
| 271 days to less than 1 year | Domestic/NRO | 6.25% | 6.25% |
| 1 year to less than 2 years | Domestic/NRO/NRE | 6.90% | 6.90% |
| 2 years to 887 days | Domestic/NRO/NRE | 6.50% | 6.50% |
| 888 days | Domestic/NRO/NRE | 7.30% | 7.10% |
| 889 days to less than 3 years | Domestic/NRO/NRE | 6.50% | 6.50% |
| 3 years to less than 5 years | Domestic/NRO/NRE | 6.25% | 6.25% |
| 5 years to less than 10 years | Domestic/NRO/NRE | 6.00% | 6.00% |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Maturity Period | Deposit Type | Existing ROI per Annum | Revised ROI per Annum |
| 91 days to 180 days | Domestic/NRO | 6.10% | 6.10% |
| 181 days to 270 days | Domestic/NRO | 6.35% | 6.35% |
| 271 days to less than 1 year | Domestic/NRO | 6.35% | 6.35% |
| 1 year to less than 2 years | Domestic/NRO/NRE | 7.00% | 7.00% |
| 2 years to 887 days | Domestic/NRO/NRE | 6.60% | 6.60% |
| 888 days | Domestic/NRO/NRE | 7.40% | 7.20% |
| 889 days to less than 3 years | Domestic/NRO/NRE | 6.60% | 6.60% |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Maturity Period | Deposit Type | Existing ROI per Annum | Revised ROI per Annum |
| 888 days | Domestic/NRO/NRE | 7.40% | 7.20% |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Benchmark | Existing ROI | Revised ROI w.e.f 12 August, 2025 |
| Base Rate | 9.50% | 9.45% |
| PLR | 15.00% | 14.95% |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |
| --- | --- |
| 0 | 1 |
| Maturity Period | MCLR % |
| Overnight | 8.00 |
| One month | 8.10 |
| Three months | 8.20 |
| Six months | 8.60 |
| One year | 8.75 |
| Two years | 9.20 |
| Three years | 9.25 |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Rate Type | Rate of Interest | Policy Repo Rate | Spread |
| Housing Loan Repo Linked Lending Rate (HLRLLR) | 8.10% | 5.50% | 2.60% |

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |
| --- | --- |
| 0 | 1 |
| Floating rate Loans with reset linked to review of MCLR | nan |
| Loan tenor/ Residual Loan Tenor | Applicable MCLR |
| Upto & including 1 month | 1 month MCLR |
| above 1 month upto & including 3 months | 3 month MCLR |
| above 3 month upto & including 6 months | 6 month MCLR |
| above 6 months | 1 year MCLR |
| For all kinds of fund based working capital facilities including ad-hocs/ TODs applicable MCLR will be 1 year MCLR | For all kinds of fund based working capital facilities including ad-hocs/ TODs applicable MCLR will be 1 year MCLR |

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |
| --- | --- |
| 0 | 1 |
| Applicable MCLR in case of fixed rate loans | Applicable MCLR in case of fixed rate loans |
| Loan tenor/ Residual Loan Tenor | Applicable MCLR |
| Upto & including 1 month | 1 month MCLR |
| above 1 month upto & including 3 months | 3 month MCLR |
| above 3 month upto & including 6 months | 6 month MCLR |
| above 6 months upto & including 1 year | 1 year MCLR |
| Above 1 year upto & including 2 year | 2 year MCLR |
| Above 2 years | 3 year MCLR |
| The interest rate however will remain fixed for entire tenor of loan | The interest rate however will remain fixed for entire tenor of loan |

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |
| --- | --- |
| 0 | 1 |
| Reset Frequency from date of 1st disbursement/ renewal/ review | Applicable MCLR |
| 1 Month | 1 month MCLR |
| 3 Month | 3 month MCLR |
| 6 Month | 6 month MCLR |
| 1 year | 1 Year MCLR |

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Scheme/ Segment | Applicable Interest Rate | Applicable Interest Rate | Fixed/Floating | Fixed/Floating |
| Agriculture & Allied Activities | nan | nan | nan | nan |
| Up to Rs.15.00 lacs | 1 Year MCLR + 1.50% | 1 Year MCLR + 1.50% | Floating | Floating |
| Rs.15.00 lacs and above | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) |
| J&K Bank Loan Scheme for Farmer Producer Organizations (FPOs) | nan | nan | nan | nan |
| Up to Rs.15.00 lacs | 1 Year MCLR + 1.50% | Floating | Floating | Floating |
| Rs.15.00 lacs and above | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) |
| Kisan Dost Finance Scheme | 1 Year MCLR+2.00% | 1 Year MCLR+2.00% | Floating | Floating |
| Other Consumer Loans | 3 Year MCLR+3.00% | 3 Year MCLR+3.00% | Fixed | Fixed |
| JK Bank Laptop/PC Finance | 3 Year MCLR+2.50% | 3 Year MCLR+2.50% | Fixed | Fixed |
| JK Bank Solar Lighting & Photo Voltaic Finance | 3 Year MCLR+3.00% | 3 Year MCLR+3.00% | Fixed | Fixed |
| J&K Bank Personal Consumption Loan | 3 Year MCLR+3.00% | 3 Year MCLR+3.00% | Fixed | Fixed |
| J&K Bank Personal Consumption Loan | to | to | Fixed | Fixed |
| J&K Bank Personal Consumption Loan | 3 Year MCLR+4.00% | 3 Year MCLR+4.00% | Fixed | Fixed |
| J&K Bank Aasayish Finance Scheme | nan | nan | nan | nan |
| Up to Rs.2.00 lacs | 3 Year MCLR+2.50% | 3 Year MCLR+2.50% | Fixed | Fixed |
| Rs.2.00 lacs and above | 3 Year MCLR+4.50% | 3 Year MCLR+4.50% | Fixed | Fixed |
| Festival Advance Scheme | 3 Year MCLR+3.50% | 3 Year MCLR+3.50% | Fixed | Fixed |
| Cash Credit scheme for Salaried Employees | 1 Year MCLR+3.50% | 1 Year MCLR+3.50% | Fixed | Fixed |
| Modular Kitchen Finance | nan | nan | nan | nan |
| For Salaried Employees | 3 Year MCLR+3.00% | 3 Year MCLR+3.00% | Fixed | Fixed |
| For Others | 3 Year MCLR+3.50% | 3 Year MCLR+3.50% | Fixed | Fixed |
| J&K Bank High density plantation Scheme for Apple, Walnut, Almond, Cherry, Mango, Litchi, Olive etc. | nan | nan | nan | nan |
| Upto Rs.15.00 lakhs | 1 Year MCLR+1.50% | 1 Year MCLR+1.50% | Fixed | Fixed |
| Above Rs.15.00 Lakhs | Applicable MCLR + | Applicable MCLR + | Fixed | Fixed |
| Above Rs.15.00 Lakhs | Spread (As per internal Rating Grade) | Spread (As per internal Rating Grade) | Fixed | Fixed |
| Sher-e-Kashmir Employment & Welfare Programme for the Youth of J&K (Seed Capital Fund Scheme) | nan | nan | nan | nan |
| For credit facilities (both WC & TL) sponsored by JKEDI | 1 Year MCLR+0.50% | 1 Year MCLR+0.50% | Fixed | Fixed |
| Loan Amount sanctioned by the Bank in addition to credit facilities sponsored by JKEDI | 1 Year MCLR+3.50% | 1 Year MCLR+3.50% | Fixed | Fixed |
| Centrally Sponsored scheme for integrated development of small Ruminants & rabbits | nan | nan | nan | nan |
| Upto Rs 2 lacs | 1 Year MCLR +1.25% | 1 Year MCLR +1.25% | Floating | Floating |
| Above Rs 2 lacs & Upto Rs 5.00 lacs | 1 Year MCLR +1.75% | 1 Year MCLR +1.75% | Floating | Floating |
| Above Rs 5.00 lacs | 1 Year MCLR +2.25% | 1 Year MCLR +2.25% | Floating | Floating |
| J&K Bank Mini Sheep Farm Scheme | 1 Year MCLR+1.50% | 1 Year MCLR+1.50% | Floating | Floating |
| Loans and advances to Commercial Real Estate Sector (CRE)/ J&K Bank Commercial Premises Finance scheme | nan | nan | nan | nan |
| Less than Rs.15.00 lacs | 1 Year MCLR+3.25% | 1 Year MCLR+3.25% | Floating | Floating |
| 15 lacs and above | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) | Applicable MCLR + Spread (As per internal Rating Grade) |
| Differential Rate of Interest | 4% | 4% | Fixed | Fixed |
| JK Bank Loan against Gold and Jewellery | nan | nan | nan | nan |
| Upto Rs 10 Lakhs | 1 Year MCLR+2.00% | 1 Year MCLR+2.00% | Floating | Floating |
| Above Rs 10 Lakhs | 1 Year MCLR+1.50% | 1 Year MCLR+1.50% | Floating | Floating |
| J&K Bank Help Tourism Scheme | 3 Year MCLR | 3 Year MCLR | Fixed | Fixed |
| Agriculture Infrastructure Fund | nan | nan | nan | nan |
| Upto Rs. 2 Crores | 6 Month MCLR+1% (Subject to Maximum of 9%) | 6 Month MCLR+1% (Subject to Maximum of 9%) | Floating | Floating |
| Above Rs. 2 Crores | 6 Month MCLR + Spread as per Internal Rating | 6 Month MCLR + Spread as per Internal Rating | Floating | Floating |
| Integrated Dairy Development/ Poultry Development/ Sheep Development/ Feed & Fodder Development Scheme | nan | nan | nan | nan |
| Upto Rs.15.00 lakhs | 1 Year MCLR+2.00% | 1 Year MCLR+2.00% | Floating | Floating |
| Above Rs.15.00 Lakhs | 1 Year MCLR + Spread (As per internal Rating Grade) | 1 Year MCLR + Spread (As per internal Rating Grade) | 1 Year MCLR + Spread (As per internal Rating Grade) | 1 Year MCLR + Spread (As per internal Rating Grade) |
| PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme | nan | nan | nan | nan |
| Upto Rs.15.00 lakhs | 1 Year MCLR+1.50% | 1 Year MCLR+1.50% | 1 Year MCLR+1.50% | Floating |
| Above Rs.15.00 Lakhs | 1 Year MCLR + Spread (As per internal Rating Grade) | 1 Year MCLR + Spread (As per internal Rating Grade) | 1 Year MCLR + Spread (As per internal Rating Grade) | 1 Year MCLR + Spread (As per internal Rating Grade) |

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Rate Type | Rate of Interest | Policy Repo Rate | Spread |
| Repo Linked Lending Rate (RLLR) | 8.45% | 5.50% | 2.95% |

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Segment/Scheme | Applicable Interest Rate | Fixed/ Floating |
| Micro Small & Medium Enterprises (MSME) | nan | nan |
| Up to Rs. 15.00 lacs | RLLR+2.50% | Floating |
| Rs.15.00 lacs & above | RLLR + Spread (As per internal rating) | Floating |
| Trade | nan | nan |
| Up to Rs. 15.00 lacs | RLLR+3.00% | Floating |
| Rs.15.00 lacs & above | RLLR + Spread (As per internal rating) | Floating |
| Animal Husbandry Infrastructure Development Fund (AHIDF) | nan | nan |
| For MSME's | RLLR+1.50% | Floating |
| For All others | RLLR + Spread (As per internal rating) | Floating |
| J&K Bank Health Plus Scheme | RLLR+2.00% | Floating |
| J&K Bank Scheme for Financing Women Entrepreneurs | nan | nan |
| Up to Rs. 15.00 lacs | RLLR+2.50% | Floating |
| Rs.15.00 lacs & above | RLLR + Spread (As per internal rating) | Floating |
| PM Street Vendor’s Atma Nirbhar Nidhi (PM SVANidhi) | RLLR+2.75% | Floating |
| Stand Up India Scheme | nan | nan |
| Up to Rs. 15.00 lacs | RLLR+1.50% | Floating |
| Rs.15.00 lacs & above | RLLR + Spread (As per internal rating but shall not exceed 3.50%) | Floating |
| Housing Loans(excluding Housing Loans under CRE & Home Loan-Top Up Finance Scheme) | HLRLLR -35 BPS To HLRLLR+75 BPS | Floating |
| Housing Loans(excluding Housing Loans under CRE & Home Loan-Top Up Finance Scheme) | nan | nan |
| Housing Loans under CRE | RLLR+3.50% | Floating |
| Home Loan-Top Up Finance Scheme | RLLR+2.00% | Floating |
| Car Loans (Fresh Cars) | nan | nan |
| For Borrowers Opting for Floating Rate | nan | nan |
| Individual(s)/ Firms/ Companies/ other Non-Individual Entities | RLLR+0.75% | Floating |
| For Borrowers Opting for Fixed Rate | nan | nan |
| Individual(s)/ Firms/ Companies/ other Non-Individual Entities | RLLR + 0.25% | Fixed |
| Car Loans (2nd Hand Cars) | nan | nan |
| For a period up to 4 years | RLLR +3.75% | Fixed |
| For a period exceeding 4 years | RLLR +4.75% | Fixed |
| Education Loans | nan | nan |
| Up to Rs. 7.50 lakhs | RLLR+ 2.00% | Floating |
| Above 7.50 lakhs | RLLR +1.50% | Floating |
| JK Bank Contractor Finance Scheme | nan | nan |
| Up to Rs.15.00 lacs | RLLR +2.50% | Floating |
| Rs.15.00 lacs & above | RLLR + Spread (As per internal rating) | Floating |
| J&K Bank Oil Tanker Finance Scheme | RLLR +1.00% | Floating |
| Bank finance for sale & manufacture of Gold ornaments/ Jewellery | nan | nan |
| Up to Rs.15.00 lacs | RLLR +3.50% | Floating |
| Above Rs.15.00 lacs | RLLR + Spread (As per internal rating) | Floating |
| JK Bank Fair Price Shop Scheme | nan | nan |
| For all limits (maximum Finance as per scheme Rs.10.00 lacs) | RLLR +3.00% | Floating |
| For all limits (maximum Finance as per scheme Rs.10.00 lacs) | nan | nan |
| JK Bank Easy Working Capital Finance Scheme for Trade & Services Sector | nan | nan |
| All Slabs | RLLR +1.50% | Floating |
| Loan Against Property (LAP) | nan | nan |
| Individual Borrower / Non Individuals | RLLR+1.50% To RLLR +2.00% | Floating |
| JK Bank Easy WC finance for textile traders of Surat | RLLR + 2.00% | Floating |
| Working capital facilities against mortgage backed securities under special scheme for iron & Steel traders of Loha Mandi, Naraina | nan | nan |
| For accounts having minimum forced sale value of collateral security at 125% of sanction limit | RLLR +0.75% | Floating |
| For accounts having minimum forced sale value of collateral security at 100% of sanction limit | RLLR +1.50% | Floating |
| Mortgage Loan Scheme for traders of Petrochemical Products (Plastic Granules) and grain traders of Saddar Bazar Delhi | RLLR +1.00% | Floating |
| Startup Finance Scheme | RLLR | Floating |
| Start Again-Finance scheme for retired employees | nan | nan |
| Loans upto Rs 15.00 lac | RLLR | Floating |
| Loans above Rs 15.00 lac | RLLR + Spread (As per internal rating) | Floating |
| Two wheeler loans | nan | nan |
| For Borrowers Opting for Fixed Rate | RLLR +2.50% | Fixed |
| For Borrowers Opting for Floating Rate | RLLR +2.25% | Floating |
| JK Bank Construction Equipment finance | RLLR + 1.25% | Floating |
| Technology Upgradation Fund Scheme for MSEs. | nan | nan |
| Micro enterprises (as per MSE) | RLLR +2.75% | Floating |
| Small enterprises (as per MSE) | RLLR +3.25% | Floating |
| Muhafiz Finance Scheme | RLLR | Floating |
| Sahafat Fianance Scheme | nan | nan |
| Term Loan | RLLR +3.10% | Floating |
| Cash Credit | RLLR +3.10% | Floating |
| Coaching Fee Loan Scheme | RLLR +2.00% | Floating |
| J&K Bank Karobar Finance Card | RLLR +1.00% | Floating |
| J&K Bank Weavers Mudra Scheme | RLLR +3.00% | Floating |
| Loans Against Rental Discounting (LRD) | RLLR +3.50% | Floating |
| Loans to land lords for construction of premises for Bank’s use | RLLR +2.50% | Floating |
| Supply Chain Finance Scheme (SCFS) | nan | nan |
| Collateral Security Cover (50% up to 75%) | RLLR +1.30% | Floating |
| Collateral Security Cover (Above 75%) | RLLR +0.80% | Floating |
| Loans against the security of:- | nan | nan |
| Life Insurance policies, Postal securities (NSCs, KVPs) and other permitted Government securities | RLLR +4.00% | Fixed |
| Shares/ convertible debentures and other equity linked permitted securities | RLLR +6.50% | Fixed |
| Shares/ convertible debentures and other equity linked permitted securities | nan | nan |
| Advances under Special Scheme (Mortgage Loan) for Fruit Commission Agents of J&K | RLLR +1.50% | Floating |
| Mortgage loan scheme for Traders of Agricultural Produce | RLLR +1.50% | Floating |
| J&K Bank Commercial Vehicle Finance | nan | nan |
| For Fresh Borrowers | RLLR + 1.25% | Floating |
| JK Bank Commercial Vehicle Finance Scheme for (used vehicles) | nan | nan |
| For loans with tenor upto 04 years | RLLR + 4.50% | Fixed |
| For loans with tenor above 04 years | RLLR + 5.00% | Fixed |
| J&K Bank Saral Finance To Small Businessmen | RLLR + 3.50% | Fixed |
| Passenger Buses for Schools/Educational Institutions at fixed rate with repayment of the loan | RLLR + 1.75% | Floating |
| JK Bank Dastkaar Finance | RLLR + 1.75% | Fixed |
| Skill Loan Scheme | RLLR + 1.50% | Floating |
| J&K Rural Employment Generation Programme (JKREGP) | RLLR + 2.50% | Floating |
| Prime Minister’s Employment Generation Program Scheme (PMEGP) | RLLR + 2.50% | Floating |
| Loans under Government sponsored schemes. | RLLR + 3.00% | Floating |
| Mission Youth: Spurring Entrepreneurship Initiative | nan | nan |
| Up to Rs. 15.00 lacs | RLLR+3.50% | Floating |
| Rs.15.00 lacs & above | As per Internal Rating | Floating |
| Commercial Vehicle Finance Under Mumkin Initiative Of Mission Youth | 3Y MCLR + 1.00% | Fixed |
| Mission Youth; Reimagining and Rediscovering the Paradise Scheme | RLLR+3.50% | Floating |
| Mission Youth; Customized Livelihood Generation Scheme for Dental Professionals | RLLR+3.50% | Floating |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

Savings Bank Deposits Deposit Type Rate of Interest Per Annum w.e.f. 11.08.2025 Revised Domestic/NRO/ NRE Rupee Savings Bank Deposits 2.75%

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| (I) Loan Against Bank’s Own Term Deposits (including NRE & NRO Rupee Term Deposits) to DEPOSITORS | (I) Loan Against Bank’s Own Term Deposits (including NRE & NRO Rupee Term Deposits) to DEPOSITORS | (I) Loan Against Bank’s Own Term Deposits (including NRE & NRO Rupee Term Deposits) to DEPOSITORS |
| Nature of facility | Margin | Rate of Interest |
| Loans and advances against bank’s own Term Deposits (including NRE & NRO Term Deposits) standing in the name of the borrower. [Singly, jointly or as guardian , or in the name of partnership firm, Public/Private Ltd Company Trusts or Societies] | 10% for advances against term deposits having residual maturity upto 5 (five) years as on date of advance | 1.50% above the rate allowed on deposit. |
| Loans and advances against bank’s own Term Deposits (including NRE & NRO Term Deposits) standing in the name of the borrower. [Singly, jointly or as guardian , or in the name of partnership firm, Public/Private Ltd Company Trusts or Societies] | 15% for advances against term deposits having residual maturity of more than 5 (five) years as on date of advance | 1.50% above the rate allowed on deposit. |
| (II) Loan Against Bank’s Own Term Deposits (including NRE & NRO Rupee Term Deposits) to THIRD PARTY | (II) Loan Against Bank’s Own Term Deposits (including NRE & NRO Rupee Term Deposits) to THIRD PARTY | (II) Loan Against Bank’s Own Term Deposits (including NRE & NRO Rupee Term Deposits) to THIRD PARTY |
| Nature of facility | Margin | Rate of Interest |
| Loans and Advances to Individual borrowers against third party term deposits (including NRE & NRO Term Deposits) standing in the name of individuals or entities other than individuals e.g. Partnership Concerns, Societies, Trusts, Public/ Private Ltd Companies etc. | 10% for advances against term deposits having residual maturity upto 4 (four) years as on date of advance | 2.00% above the rate allowed on term depositORApplicable MCLR, whichever is higher |
| Loans and Advances to Individual borrowers against third party term deposits (including NRE & NRO Term Deposits) standing in the name of individuals or entities other than individuals e.g. Partnership Concerns, Societies, Trusts, Public/ Private Ltd Companies etc. | 15% for advances against term deposits having residual maturity of more than 4 (four) years but not more than 6 (six) years as on date of advance. | 2.00% above the rate allowed on term depositORApplicable MCLR, whichever is higher |
| Loans and Advances to Individual borrowers against third party term deposits (including NRE & NRO Term Deposits) standing in the name of individuals or entities other than individuals e.g. Partnership Concerns, Societies, Trusts, Public/ Private Ltd Companies etc. | 20% for advances against term deposits having residual maturity of more than 6 (six) years as on date of advance. | 2.00% above the rate allowed on term depositORApplicable MCLR, whichever is higher |
| Loans & Advances to entities other than individuals e.g. Partnership Concerns, Societies, Trusts, Public/Private Ltd Companies etc. against third party Term Deposits ((including NRE & NRO Term Deposits) standing in the name of individual or entities other than individuals e.g. Partnership Concerns, | 10% for advances against term deposits having residual maturity upto 3 (Three) years as on date of advance | 2.00% above the rate allowed on term depositORApplicable MCLR + 1.00%, whichever is higher. |
| Loans & Advances to entities other than individuals e.g. Partnership Concerns, Societies, Trusts, Public/Private Ltd Companies etc. against third party Term Deposits ((including NRE & NRO Term Deposits) standing in the name of individual or entities other than individuals e.g. Partnership Concerns, | 15% for advances against term deposits having residual maturity of more than 3 (three) years but not more than 5 (five) years as on date of advance. | 2.00% above the rate allowed on term depositORApplicable MCLR + 1.00%, whichever is higher. |
| Loans & Advances to entities other than individuals e.g. Partnership Concerns, Societies, Trusts, Public/Private Ltd Companies etc. against third party Term Deposits ((including NRE & NRO Term Deposits) standing in the name of individual or entities other than individuals e.g. Partnership Concerns, | 20% for advances against term deposits having residual maturity of more than 5 (five) years but not more than 7 (seven) years as on date of advance. | 2.00% above the rate allowed on term depositORApplicable MCLR + 1.00%, whichever is higher. |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| (III) Loan Against Inter-bank’s Term Deposits | (III) Loan Against Inter-bank’s Term Deposits | (III) Loan Against Inter-bank’s Term Deposits |
| Loans & Advances to Scheduled Commercial banks, Co- operative banks and RRB’s against their own term deposits with our bank | 10% | 1.00% above the rate allowed on term deposit |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| GL\_SUBHEAD CODE | GL Desc | SCHM\_CODE | No. of Accounts | Interest rate range | Mean/Average | Weighted Average/ Weighted Mean |
| 26530 | Consumption Loan (Public) | CNOTH | 21978 | 8.50-13.20 | 11.72 | 11.72 |
| 26550 | Housing Loan (Public) | HLOTH | 3500 | 8.00-12.70 | 9.16 | 9.21 |
| 26630 | Education Loans | EDULA | 593 | 8.25-11.95 | 9.97 | 10.45 |
| 26524 | Car Loan Public | JKCAR | 6897 | 8.35-18.45 | 9.67 | 9.86 |
| 02102 | J&K Bank Cash Credit - Govt Empl. | CCGEM | 3768 | 8.25-12.00 | 11.37 | 11.67 |
| 26544 | JK Bank Comm Vech FIN | JKCMF | 688 | 8.85-12.35 | 10.86 | 11.33 |
| 26585 | Used Car Loan | USCAR | 229 | 8.35-13.95 | 12.62 | 13.71 |
| 26610 | Transport Loans | TRPLA | 1177 | 9.35-12.45 | 10.85 | 11.09 |
| 02050 | CC Contractor Finance | CCONT | 18 | 8.50-12.70 | 11.98 | 11.56 |
| 26510 | Consumer Loans (Public) | COTHS | 1989 | 8.25-12.70 | 11.52 | 12.00 |
| 26514 | Two Wheeler Finance | JKTWF | 1942 | 8.25-11.70 | 10.65 | 10.91 |
| 02014 | Mortgage Loan Trade / Service | CCMRT | 52 | 9.45-12.70 | 11.07 | 10.87 |
| 26800 | Loan Against Mortgage | LAMRT | 328 | 8.50-12.20 | 10.80 | 11.05 |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| GL Desc | SCHM\_CODE | Interest rate range | Processing Charges | Expected Average Maturity (in Years) | Average per year | Annual Percentage Rate |
| Consumption Loan (Public) | CNOTH | 12.10-13.35 | 1.00% of loan amount +GST (Max 10000) | 5 | 0.20 | 12.30-13.55 |
| Housing Loan (Public) | HLOTH | 8.75-9.85 | 0.25% of loan amount +GST (Min 2000 & Max 50000) | 15 | 0.02 | 8.77-9.87 |
| Education Loans | EDULA | 9.95-12.95 | nan | nan | nan | 9.95-12.95 |
| Car Loan Public | JKCAR | 8.95-9.95 | 0.50% of loan amount +GST (Min 1500 & Max 15000) | 5 | 0.10 | 9.05-10.05 |
| J&K Bank Cash Credit - Govt Empl. | CCGEM | 12.15-12.35 | 0.25% of loan amount +GST (Min 500 & Max 1000) | 1 | 0.25 | 12.40-12.60 |
| JK Bank Comm Vech. FIN | JKCMF | 10.70 | 0.50% of loan amount +GST (Min 2500 & Max 25000) | 5 | 0.10 | 11.70 |
| Construction equipment | nan | 10.70 | 0.50% of loan amount +GST (Min 2500 & Max 25000) | 5 | 0.10 | 11.70 |
| CC Contractor Finance | CCONT | 10.55-15.45 | 0.15 % of loan amount +GST (Min 300) & 0.25% of loan amount + GST (Max 15.00 lacs) | 1 | 0.15 | 11.60-15.60 |
| Consumer Loans (Public) | COTHS | 12.35 | Min 250+GST Max 500+GST | 5 | 0.01 | 12.36 |
| Two Wheeler Finance | JKTWF | 11.70-11.95 | 1.00% of loan amount +GST (Min 500 & Max 2000) | 5 | 0.20 | 11.90-12.15 |
| Mortgage Loan Trade / Service | CCMRT | 10.95-11.45 | 0.15% of loan amount +GST (Min 300)0.25% of loan amount +GST (Max 15.00 lacs) | 1 | 0.15 | 11.10-11.60 |
| Loan Against Mortgage | LAMRT | 10.95-11.45 | 0.25% of loan amount +GST (Max 500000) | 10 | 0.03 | 10.98-11.48 |

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| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| Period | USD | GBP | EUR | JPY | CAD | AUD |
| 1 Year to < 2 Years | 5.10 | 4.35 | 2.75 | 0.00 | 3.30 | 3.75 |
| 2 Years to < 3 Years | 4.20 | 3.50 | 2.35 | 0.00 | 2.80 | 3.00 |
| 3 Years to < 4 Years | 3.95 | 3.25 | 0.60 | 0.00 | 2.80 | 3.00 |
| 4 Years to < 5 Years | 3.60 | 3.25 | 0.60 | 0.00 | 0.00 | 0.00 |
| 5 Years | 3.60 | 3.25 | 0.60 | 0.00 | 0.00 | 0.00 |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Period | USD | GBP | EUR | JPY |
| 1 Month < 6 Months | 2.18 | 2.60 | 0.00 | 0.00 |
| 6 Month < 1 Year | 2.10 | 2.58 | 0.00 | 0.00 |
| 1 Year < 2 Years | 5.10 | 4.35 | 2.75 | 0.00 |
| 2 Years < 3 Years | 4.20 | 3.50 | 2.35 | 0.00 |
| 3 Years | 3.95 | 3.25 | 0.60 | 0.00 |

Savings Bank Deposits Domestic Term Deposits Bulk Deposit Rates Callable & Non Callable

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Currency | USD | GBP | EUR | JPY |
| Saving Interest Rate | 0.54 | 0.65 | 0.00 | 0.00 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Rate of Interest (% P.A.) on deposits with Premature withdrawal facility | None | None | None | None | None | None | None | None |
| S. No. | Maturity | 5 < 10 Cr | 10 < 25 Cr | 25 < 50 Cr | 50 < 100 Cr | 100 < 300 Cr | 300 < 500 Cr | 500 Cr & Above |
| 1 | 7-14 Days | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 | 4.75 |
| 2 | 15-30 Days | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 |
| 3 | 31-45 Days | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 |
| 4 | 46-90 Days | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 |
| 5 | 91-120 Days | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 |
| 6 | 121-180 Days | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 |
| 7 | 181 Days - 210 Days | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| 8 | 211 Days < 1 Year | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 9 | 1 Year < 18 months | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 10 | 18 months < 3 Years | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 11 | 3 years < 5 Years | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 |
| 12 | 5 Years upto 10 years | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |

# >> PVB\_14 : Karnataka Bank

Website: https://karnatakabank.com/deposit-interest-rates

Summary:

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| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Maturity Periods | CALLABLE | None | None | None |
| None | Above Rs.10Cr up to Rs.25Cr | Above Rs.25Cr up to Rs.50Cr | Above Rs.50Cr up to Rs.100Cr | Above Rs.100Cr up to Rs.500Cr |
| 7 days to 14 days | 4.75 | 4.75 | 4.75 | 4.75 |
| 15 days to 30 days | 4.75 | 4.75 | 4.75 | 4.75 |
| 31 days to 60 days | 5.25 | 5.25 | 5.10 | 4.90 |
| 61 days to 90 days | 5.50 | 5.50 | 5.25 | 4.90 |
| 91 days to 120 days | 5.70 | 5.70 | 5.50 | 4.90 |
| 121 days to 150 days | 5.80 | 5.80 | 5.60 | 4.90 |
| 151 days to 180 days | 5.90 | 5.90 | 5.70 | 4.90 |
| 181 days to below 1 year | 6.00 | 6.00 | 5.80 | 4.90 |
| 1 year only\* | 6.10 | 6.10 | 6.10 | 4.95 |
| Maturity Periods | CALLABLE | None | None | None |
| None | Above Rs.10Cr up to Rs.25Cr | Above Rs.25Cr up to Rs.50Cr | Above Rs.50Cr up to Rs.100Cr | Above Rs.100Cr up to Rs.500Cr |
| 1 year only\* | 6.10 | 6.10 | 6.10 | 4.95 |

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| --- | --- | --- |
| 0 | 1 | 2 |
| 1 | Name of the product / process / service proposed | KBL-Non Callable Deposit |
| 2 | Liability / Asset /Another category | Liability |
| 3 | Amount | ₹.2.00 crore and above. |
| 4 | Tenor | Min: 1 year Max: 3 years |
| 5 | Customer segment targeted | ETB and NTB customers. |
| 6 | Type of offering | Domestic, NRE & NRO Deposits |
| 7 | Nomination Facility | Available |
| 8 | Applicability of TDS | TDS will be deducted on interest payments as per rules. |
| 9 | Frequency of interest payment | Frequency of Interest payment in the account will be similar as applicable on Normal Term Deposit (Callable Deposits) product. |
| 10 | Rate of Interest | Card Rate + 0.25% |
| 11 | Availability of Loan/ Overdraft | Permitted as per existing rules of bank. The deposits may be accepted as security for fund based & non-fund-based loans as per prevailing guidelines. |
| 12 | Auto Renewal | Not allowed. |
| 13 | System Identification | Based on scheme code available in Finacle. |
| 14 | Senior Citizen benefit | 0.40% extra over and above the applicable rate under this product up to ₹.5.00 Cr for maturity period of 1 year & above up to 3 years. (Senior citizen benefit is not available to NRI customers) |
| 15 | Interest rates for Staff members and Staff Senior Citizens | 1.00% for staff/ex-staff and additional 0.40 % for Sr Citizen respectively with applicable clause as detailed above in ‘Senior citizen benefit’ |
| 16 | Premature Closure | Premature closure is not allowed. However, in the following cases: • In case of Court Order, bank will pay interest at the applicable rate (not contracted rate) for the actual period for which the deposit remained with the Bank with penalty. • On the death of the Depositor. (In case of premature closure of a term deposit of a |
|  |  | deceased depositor the bank will pay interest at the applicable rate (not contracted rate) for the actual period for which the deposit remained with the Bank without penalty. This Premature closure penalty is as per the Policy on “Interest Rate on Deposits”of the Bank. |

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Click here to view the Policy on Deposits for FY 2024-25

DOMESTIC/NRO callable term deposits (General public)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| nan | Retail | Bulk |
| Maturity period | Interest rate (% p.a.) for deposits below ₹ 3 crore | Interest rate (% p.a.) for deposits ₹3 crore up to ₹10 crore |
| 7 days to 45 days | 3.50 | 3.50 |
| 46 days to 90 days | 4.00 | 4.00 |
| 91 days to 179 days | 4.75 | 4.75 |
| 180 days to below 1 year | 5.75 | 5.75 |
| 1 year to 554 days | 6.50 | 6.30 |
| 555 days only | 6.65 | 6.50 |
| 556 days to 2 years | 6.40 | 6.20 |
| Above 2 years to 3 years | 6.15 | 6.10 |
| Above 3 years to 5 years | 6.15 | 6.10 |
| Above 5 years to 10 years | 5.50 | 5.50 |

Click here to view salient features of non-callable term deposit

Click here to view the Policy on Deposits for FY 2024-25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | Retail | Retail | Bulk | Bulk |
| Maturity period | Interest rate (% p.a) for deposits Rs.2Crup to below Rs.3Cr, general public | Interest rate (% p.a) for deposits Rs.2Cr up to below Rs.3Cr, senior citizen | Interest rate (% p.a) for deposits Rs.3Cr up to Rs.10Cr, general public | Interest rate (% p.a) for deposits Rs.3Cr up to Rs.5Cr, senior citizen |
| 1 year to 554 days | 6.75 | 7.15 | 6.55 | 6.95 |
| 555 days only | 6.90 | 7.30 | 6.75 | 7.15 |
| 556 days to 2 years | 6.65 | 7.05 | 6.45 | 685 |
| Above 2 years to3 years | 6.40 | 6.80 | 6.35 | 6.75 |

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|  |  |
| --- | --- |
| 0 | 1 |
| Maturity pattern | Interest rate (% p.a.) |
| 7 days to 10 years | As applicable for domestic callable & non - callable term deposits |
| Above 10 years | 5.50 |

Maturity pattern Interest rate (% p.a.) 7 days to 10 years As applicable for domestic callable & non - callable term deposits Above 10 years 5.50

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| nan | Retail | Bulk |
| Maturity period | Interest rate (% p.a.) for deposits below ₹3 crore | Interest rate (% p.a.) for deposits ₹3 crore up to ₹5 crore |
| 7 days to 45 days | 3.75 | 3.75 |
| 46 days to 90 days | 4.25 | 4.25 |
| 91 days to 179 days | 5.00 | 5.00 |
| 180 days to below 1 year | 6.00 | 6.00 |
| 1 year to 554 days | 6.90 | 6.70 |
| 555 days only | 7.05 | 6.90 |
| 556 days to 2 years | 6.80 | 6.60 |
| Above 2 years to 3 years | 6.55 | 6.50 |
| Above 3 years to 5 years | 6.55 | 6.50 |
| Above 5 years to 10 years | 5.90 | 5.90 |

NRE rupee callable term deposits (w.e.f. 1st AUGUST 2025)

Interest rates for NRE Rupee term deposits

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| nan | Retail | Bulk |
| Maturity period | Interest rate (% p.a.) for deposits below ₹ 3 crore | Interest rate (% p.a.) for deposits ₹3 crore up to ₹10 crore |
| 1 year to 554 days | 6.50 | 6.30 |
| 555 days only | 6.65 | 6.50 |
| 556 days to 2 years | 6.40 | 6.20 |
| Above 2 years to 3 years | 6.15 | 6.10 |
| Above 3 years to 5 years | 6.15 | 6.10 |
| Above 5 years to 10 years | 5.50 | 5.50 |

Penalty charges for premature withdrawal of domestic callable term deposits.

Penalty on applicable rate to be levied for premature closure of domestic callable term deposits is as follows:

|  |  |
| --- | --- |
| 0 | 1 |
| For single callable term deposit of | Penalty |
| Below ₹2 crore | 0.5% |
| ₹2 crore to ₹25 crore | 1% |
| Above ₹25 crore | Nil |

Premature closure (w.e.f 11 Feb 2024)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Scheme | For single callable term deposit of | Penalty |
| KBL Tax Planner | 6.50 for general public6.90 for senior citizens | The period of deposit is fixed for 5 years only, for deposits not exceeding ₹1.5 lakh in a year. Premature closure is not allowed under scheme. |

Interest on FCNR (B) Deposits & RFC Deposits.

The Interest rates on FCNR (B) and RFC Deposits with effect from 1st August 2025, are as under.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Period | USD | GBP | EUR | CAD | AUD | JPY | CHF | SEK | HKD | SGD |
| 1 year only | 4.75 | 4.75 | 3.00 | 4.30 | 3.50 | 0.15 | 0.05 | 0.15 | 0.33 | 0.42 |
| Above 1 - < 2 years | 4.75 | 4.75 | 2.75 | 4.05 | 3.25 | 0.15 | 0.05 | 0.15 | 0.33 | 0.42 |
| 2 years - < 3 years | 4.25 | 3.25 | 1.50 | 4.10 | 3.50 | 0.16 | nan | nan | 0.72 | 0.84 |
| 3 years - < 4 years | 4.20 | 2.84 | 1.50 | 3.30 | 3.25 | 0.12 | nan | nan | 0.74 | 0.78 |
| 4 years - < 5 years | 4.00 | 2.82 | 1.50 | 3.27 | 3.25 | 0.09 | nan | nan | 0.65 | 0.78 |
| 5 years only | 3.90 | 2.72 | 1.50 | 3.22 | 3.50 | 0.09 | nan | nan | 0.57 | 0.78 |

Interest on FCNR (B) Deposits & RFC Deposits.

Interest rates for RFC deposits (maturity less than 1 year) w.e.f. 1st August 2025

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Period | USD | GBP | EUR | CAD | AUD | JPY | CHF | SEK | HKD | SGD |
| Savings bank | 0.30 | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1 month - < 3 months | 0.50 | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 3 months - < 6 months | 0.75 | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 6 months - < 1 year | 1.00 | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |

Interest on FCNR (B) Deposits & RFC Deposits.

Broken period interest rates for FCNR(B) deposits w.e.f 1st August 2025

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Period | USD | GBP | EUR | CAD | AUD | JPY | CHF | SEK | HKD | SGD |
| Broken period interest | 0.10 | 0.10 | Nil | 0.10 | 0.10 | Nil | Nil | Nil | Nil | Nil |

# >> PVB\_15 : Karur Vysya Bank

Website: https://www.kvb.co.in/interest-rates

Summary:

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Rates of Interest on domestic deposits w.e.f. 26.08.2025.

Domestic Term Deposits (Card Rates)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Time Bucket | Revised Rate (Less than Rs. 3 Crores) (w.e.f. 26.08.2025) | Annualised Interest Yield (per annum) |
| 7 Days to 14 days | 4.00% | 4.06% |
| 15 Days to 30 days | 4.00% | 4.06% |
| 31 Days to 45 days | 4.50% | 4.58% |
| 46 Days to 90 days | 4.75% | 4.84% |
| 91 Days to 120 Days | 5.75% | 5.88% |
| 121 Days to 180 Days | 6.00% | 6.14% |
| 181 Days to 270 days | 6.25% | 6.40% |
| 271 Days to 332 days | 6.40% | 6.56% |
| 333 Days | 6.65% | 6.82% |
| 334 Days to less than 1 year | 6.40% | 6.56% |
| 1 Year to up to 2 Years | 6.55% | 6.71% |
| Above 2 years up to 3 years | 6.55% | 6.71% |
| Above 3 years up to 5 years | 6.55% | 6.71% |
| Above 5 years | 6.25% | 6.40% |
| For KVB - Tax Shield Deposits | 6.55% | 6.71% |
| Rainbow Deposits (RBFD) | 4.75% | 4.84% |
| Green Deposits (2345 days) | 6.25% | 6.40% |

Rates of Interest on domestic deposits w.e.f. 26.08.2025.

Senior Citizen Deposits (Card Rates)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Time Bucket | Revised Rate (w.e.f. 26.08.2025) | Annualised Interest Yield (per annum) |
| 333 days | 7.05% | 7.24% |
| 1 year to up to 2 years | 6.95% | 7.13% |
| Above 2 years upto 3 years | 6.95% | 7.13% |
| Above 3 years upto 5 years | 6.95% | 7.13% |
| Above 5 years | 6.65% | 6.82% |
| For KVB - Tax Shield Deposits | 6.95% | 7.13% |
| Rainbow Deposits(RBFD) | 4.75% | 4.84% |
| Green Deposits (2345 days) | 6.65% | 6.82% |

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Marginal Cost of fund based Lending Rate (MCLR)

Marginal Cost of fund based Lending Rate – MCLR (w.e.f. 07.09.2025) are listed below:

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Type of MCLR | MCLR Rate | Period of applicability |
| Overnight MCLR | 9.15% per annum | 1 day and above and less than 1 month |
| One-Month MCLR | 9.30% per annum | 1 month and above and less than 3 months |
| Three-Month MCLR | 9.30% per annum | 3 months and above and less than 6 months |
| Six-Month MCLR | 9.45% per annum | 6 months and above and less than 1 year |
| One-Year MCLR | 9.45% per annum | 1 year and above |

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Bulk Term Deposits

Rate of Interest on Bulk Term deposits w.e.f. 05.09.2025

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of | BULK DEPOSIT INTEREST RATESFor Single Rupee Deposit Receipt of |
| Deposit Amount | Rs. 3 Cr. to < Rs. 5 Cr. | Rs. 3 Cr. to < Rs. 5 Cr. | Rs. 5 Cr. to < Rs. 10 Cr. | Rs. 5 Cr. to < Rs. 10 Cr. | Rs. 10 Cr. to < Rs. 25 Cr. | Rs. 10 Cr. to < Rs. 25 Cr. | Rs. 25 Cr. to < Rs. 50 Cr. | Rs. 25 Cr. to < Rs. 50 Cr. | Rs. 50 Cr. to < Rs. 100 Cr. | Rs. 50 Cr. to < Rs. 100 Cr. | Rs. 100 Cr. and Above | Rs. 100 Cr. and Above |
| Tenor | Premature Withdrawal Allowed | Premature Withdrawal Not Allowed | Premature Withdrawal Allowed | Premature Withdrawal Not Allowed | Premature Withdrawal Allowed | Premature Withdrawal Not Allowed | Premature Withdrawal Allowed | Premature Withdrawal Not Allowed | Premature Withdrawal Allowed | Premature Withdrawal Not Allowed | Premature Withdrawal Allowed | Premature Withdrawal Not Allowed |
| 7 to 14 Days | 4.00% | 4.25% | 4.00% | 4.25% | 4.00% | 4.25% | 4.00% | 4.25% | 4.00% | 4.25% | 4.00% | 4.25% |
| 15 to 30 Days | 4.25% | 4.50% | 4.25% | 4.50% | 4.25% | 4.50% | 4.25% | 4.50% | 4.25% | 4.50% | 4.25% | 4.50% |
| 31 to 45 Days | 5.25% | 5.50% | 5.25% | 5.50% | 5.25% | 5.50% | 5.25% | 5.50% | 5.25% | 5.50% | 5.25% | 5.50% |
| 46 to 90 Days | 5.50% | 5.75% | 5.50% | 5.75% | 5.50% | 5.75% | 5.50% | 5.75% | 5.50% | 5.75% | 5.50% | 5.75% |
| 91 to 180 Days | 5.60% | 5.85% | 5.60% | 5.85% | 5.60% | 5.85% | 5.60% | 5.85% | 5.60% | 5.85% | 5.60% | 5.85% |
| 181 to 270 Days | 6.00% | 6.25% | 6.00% | 6.25% | 6.00% | 6.25% | 6.00% | 6.25% | 6.00% | 6.25% | 6.00% | 6.25% |
| 271 to < 1 Year | 6.25% | 6.50% | 6.25% | 6.50% | 6.25% | 6.50% | 6.25% | 6.50% | 6.25% | 6.50% | 6.25% | 6.50% |
| 12 Months | 6.50% | 6.75% | 6.50% | 7.00% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |
| 12 Months 1 day to less than 15 months | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.65% | 6.75% |
| 15 Months | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |
| 15 Months 1 day to less than 18 months | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |
| 18 Months | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |
| 18 Months 1 day to less than 24 months | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |
| 2 Years to < 3 Years | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |
| 3 Years to 5 Years | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% | 6.50% | 6.75% |

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FCNR / RFC Deposit Rates

The revised interest rates for the period from 01.09.2025 To 30.09.2025 in respect of FCNR term deposits are as below:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| Period | In Percentage | In Percentage | In Percentage | In Percentage | In Percentage | In Percentage |
| Period | USD | GBP | EUR | JPY | CAD | AUD |
| 1 Year and above but less than 2 Years | 5.03 | 4.22 | 2.43 | 0.73 | 2.76 | 3.85 |
| 2 Years and above but less than 3 Years | 4.39 | 3.97 | 1.43 | 0.73 | 2.26 | 3.60 |
| 3 Years and above but less than 4Years | 3.61 | 2.97 | 0.93 | 0.73 | 2.26 | 3.60 |
| 4 Years and above but less than 5 Years | 3.36 | 2.97 | 0.93 | 0.58 | 2.26 | 3.35 |
| 5 Years only | 3.36 | 2.97 | 0.93 | 0.58 | 2.26 | 3.35 |

# >> PVB\_16 : Kotak Mahindra Bank

Website: https://www.kotak.com/en/rates/interest-rates.html

Summary:

Deposit Accounts

Effective July 9th, 2025, daily balances in Savings Account across all account balances will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/ NRO)

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Bank A/c | Savings Bank A/c |
| Nature | Rate of Interest |
| Nature | Across all account balances |
| A. Domestic (w.e.f. July 9th, 2025) | 2.50% p.a. |
| B. Non Resident (NRE/NRO) (w.e.f. July 9th, 2025) | 2.50% p.a |
| With effect from 1st April, 2016, the periodicity of payment of interest on Savings Bank Account will be quarterly. Thus, the Savings Bank interest calculated on daily product basis will be paid at quarterly intervals on 30th June, 30th September, 31st December & 31st March each year. Note : p.a. is "per annum" Effective July 9th, 2025, daily balances in Savings Account across all account balances will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/ NRO). | With effect from 1st April, 2016, the periodicity of payment of interest on Savings Bank Account will be quarterly. Thus, the Savings Bank interest calculated on daily product basis will be paid at quarterly intervals on 30th June, 30th September, 31st December & 31st March each year. Note : p.a. is "per annum" Effective July 9th, 2025, daily balances in Savings Account across all account balances will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/ NRO). |

Deposit Accounts

Effective July 9th, 2025, daily balances in Savings Account across all account balances will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/ NRO)

|  |  |
| --- | --- |
| 0 | 1 |
| Up to Rs. 750 Crore | 2.50% p.a. |
| # Above Rs. 750 Crore and up to Rs. 1000 Crore | MIBOR + 5.2 bps p.a. |
| # Above Rs. 1000 Crore | MIBOR +70 bps p.a. |

Deposit Accounts

Fixed Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) |
| nan | Regular | Regular | Senior Citizen | Senior Citizen | nan | nan | nan | nan | nan | nan |
| Maturity Periods - Premature Withdrawal Allowed | Less than Rs.3 Crore# | Annualised Yield | Less than Rs.3 Crore# | Annualised Yield | nan | nan | nan | nan | nan | nan |
| 7 - 14 Days | 2.75% | 2.75% | 3.25% | 3.25% | nan | nan | nan | nan | nan | nan |
| 15 - 30 Days | 2.75% | 2.75% | 3.25% | 3.25% | nan | nan | nan | nan | nan | nan |
| 31 - 45 Days | 3.00% | 3.00% | 3.50% | 3.50% | nan | nan | nan | nan | nan | nan |
| 46 - 90 Days | 3.50% | 3.50% | 4.00% | 4.00% | nan | nan | nan | nan | nan | nan |
| 91 Days | 5.00% | 5.00% | 5.50% | 5.50% | nan | nan | nan | nan | nan | nan |
| 92 Days - 179 Days | 4.25% | 4.25% | 4.75% | 4.75% | nan | nan | nan | nan | nan | nan |
| 180 Days | 5.75% | 5.75% | 6.25% | 6.25% | nan | nan | nan | nan | nan | nan |
| 181 Days to 269 Days | 5.50% | 5.58% | 6.00% | 6.09% | nan | nan | nan | nan | nan | nan |
| 270 Days | 5.50% | 5.58% | 6.00% | 6.09% | nan | nan | nan | nan | nan | nan |
| 271 Days to 363 Days | 6.00% | 6.09% | 6.50% | 6.61% | nan | nan | nan | nan | nan | nan |
| 364 Days | 6.00% | 6.09% | 6.50% | 6.61% | nan | nan | nan | nan | nan | nan |
| 365 Days to 389 Days | 6.25% | 6.40% | 6.75% | 6.92% | nan | nan | nan | nan | nan | nan |
| 390 Days (12 months 25 days) | 6.50% | 6.66% | 7.00% | 7.19% | nan | nan | nan | nan | nan | nan |
| 391 Days - Less than 23 Months | 6.60% | 6.77% | 7.10% | 7.29% | nan | nan | nan | nan | nan | nan |
| 23 Months | 6.60% | 6.77% | 7.10% | 7.29% | nan | nan | nan | nan | nan | nan |
| 23 months 1 Day- less than 2 years | 6.50% | 6.66% | 7.00% | 7.19% | nan | nan | nan | nan | nan | nan |
| 2 years- less than 3 years | 6.40% | 6.56% | 6.90% | 7.08% | nan | nan | nan | nan | nan | nan |
| 3 years and above but less than 4 years | 6.40% | 6.56% | 6.90% | 7.08% | nan | nan | nan | nan | nan | nan |
| 4 years and above but less than 5 years | 6.40% | 6.56% | 6.90% | 7.08% | nan | nan | nan | nan | nan | nan |
| 5 years and above upto and inclusive of 10 years | 6.25% | 6.40% | 6.75% | 6.92% | nan | nan | nan | nan | nan | nan |

Deposit Accounts

Fixed Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) |
| Maturity Period - Premature Withdrawal Allowed | Rs. 3 Crore & above but below Rs. 10Crores # | Rs. 10 Crores & above but below 25 Crores # | Rs. 25 Cr & above but below 100 cr # | Rs. 100 Cr & above but below 300 Cr # | Rs. 300 Cr and above # | nan | nan | nan | nan | nan |
| 7 - 14 Days | 3.50% | 4.00% | 4.00% | 4.00% | 4.00% | nan | nan | nan | nan | nan |
| 15 - 30 Days | 3.50% | 4.75% | 4.75% | 4.75% | 4.75% | nan | nan | nan | nan | nan |
| 31 - 45 Days | 4.25% | 5.25% | 5.25% | 5.25% | 5.25% | nan | nan | nan | nan | nan |
| 46 - 60 Days | 4.50% | 5.25% | 5.25% | 5.25% | 5.25% | nan | nan | nan | nan | nan |
| 61 - 90 Days | 4.50% | 5.45% | 5.45% | 5.45% | 5.45% | nan | nan | nan | nan | nan |
| 91 Days | 5.00% | 5.70% | 5.70% | 5.70% | 5.70% | nan | nan | nan | nan | nan |
| 92 Days – 120 Days | 5.25% | 5.75% | 5.75% | 5.75% | 5.75% | nan | nan | nan | nan | nan |
| 121 Days – 179 Days | 5.25% | 5.75% | 5.75% | 5.75% | 5.75% | nan | nan | nan | nan | nan |
| 180 Days | 5.75% | 5.80% | 5.80% | 5.80% | 5.80% | nan | nan | nan | nan | nan |
| 181 Days to 270 Days | 5.50% | 6.00% | 6.00% | 6.00% | 6.00% | nan | nan | nan | nan | nan |
| 271 Days to 279 Days | 5.15% | 5.15% | 5.15% | 5.15% | 5.15% | nan | nan | nan | nan | nan |
| 280Days ‐ 364 days | 6.00% | 6.05% | 6.05% | 6.05% | 6.05% | nan | nan | nan | nan | nan |
| 365 days ‐ Less Than 15Months | 6.35% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 15 months - less than 18 months | 6.40% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 18 months - less than 2 Years | 6.40% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 2 years and above but less than 3 years | 6.40% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 3 years and above but less than 4 years | 6.40% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 4 years and above but less than 5 years | 6.30% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 5 years and above upto & inclusive of 7 years | 6.30% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |

Deposit Accounts

Fixed Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) |
| Maturity Period - Premature Withdrawal Not Allowed | Rs. 3 Crore & above but below Rs. 10Crores # | Rs. 10 Crores & above But below 25 Crores # | Rs. 25 Cr & above but below 100 cr # | Rs. 100 Cr & above but below 300 Cr # | Rs. 300 Cr and above # | nan | nan | nan | nan | nan |
| 91 Days | nan | 5.80% | 5.80% | 5.80% | 5.80% | nan | nan | nan | nan | nan |
| 92 Days – 120 Days | nan | 5.85% | 5.85% | 5.85% | 5.85% | nan | nan | nan | nan | nan |
| 121 Days – 179 Days | nan | 5.85% | 5.85% | 5.85% | 5.85% | nan | nan | nan | nan | nan |
| 180 Days | nan | 5.90% | 5.90% | 5.90% | 5.90% | nan | nan | nan | nan | nan |
| 181 Days to 270 Days | 5.65% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 271 Days to 279 Days | 5.25% | 5.75% | 5.75% | 5.75% | 5.75% | nan | nan | nan | nan | nan |
| 280Days ‐ 364 days | 6.20% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 365 days ‐ Less Than 15Months | 6.45% | 6.25% | 6.25% | 6.25% | 6.25% | nan | nan | nan | nan | nan |
| 15 months - less than 18 months | 6.50% | 6.25% | 6.25% | 6.25% | 6.25% | nan | nan | nan | nan | nan |
| 18 months - less than 2 Years | 6.50% | 6.25% | 6.25% | 6.25% | 6.25% | nan | nan | nan | nan | nan |
| 2 years and above but less than 3 years | 6.50% | 6.20% | 6.20% | 6.20% | 6.20% | nan | nan | nan | nan | nan |
| 3 years and above but less than 4 years | 6.50% | 6.20% | 6.20% | 6.20% | 6.20% | nan | nan | nan | nan | nan |
| 4 years and above but less than 5 years | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |

Deposit Accounts

Fixed Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| Tenure of Fixed Deposit | Penalty |
| Less than 181 days | Nil |
| 181 days and above | 0.50% |

Deposit Accounts

Fixed Deposit

|  |  |
| --- | --- |
| 0 | 1 |
| Tenure of Fixed Deposit | Penalty |
| Less than equal to 180 days | Nil |
| Greater than 180 days to less than or equal to 364 days | 0.50% |
| Greater than or equal to 365 days | 1.00% |

Fixed Deposit

Recurring Deposits

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) |
| Tenure | Interest Rate p.a. ( %) | Senior Citizen Rates p.a. ( %) | nan | nan | nan | nan | nan | nan | nan | nan |
| 6 Months | 5.50% | 6.00% | nan | nan | nan | nan | nan | nan | nan | nan |
| 9 Months | 6.00% | 6.50% | nan | nan | nan | nan | nan | nan | nan | nan |
| 12 Months | 6.00% | 6.50% | nan | nan | nan | nan | nan | nan | nan | nan |
| 15 Months | 6.60% | 7.10% | nan | nan | nan | nan | nan | nan | nan | nan |
| 18 Months | 6.60% | 7.10% | nan | nan | nan | nan | nan | nan | nan | nan |
| 21 Months | 6.60% | 7.10% | nan | nan | nan | nan | nan | nan | nan | nan |
| 24 Months | 6.50% | 7.00% | nan | nan | nan | nan | nan | nan | nan | nan |
| 27 Months | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 30 Months | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 33 Months | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 3 years - less than 4 years | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 4 years - less than 5 years | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 5 years - 10years | 6.25% | 6.75% | nan | nan | nan | nan | nan | nan | nan | nan |

No label found

No label found

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Sep ’25 |
| FCNR (B) Deposit | USD (< 0.5 mio) | USD (>= 0.5 mio) | GBP | EURO | AUD | SGD | nan | nan | nan | nan |
| >=1 Year - Less than 2 Year | 4.50% | 4.50% | 4.50% | 2.55% | 4.00% | 1.90% | nan | nan | nan | nan |
| 2 Year - Less than 3 Year | 4.00% | 4.00% | 4.30% | 1.25% | 3.85% | 1.65% | nan | nan | nan | nan |
| 3 Year - Less than 4 Year | 3.70% | 3.70% | 3.50% | 1.25% | 3.70% | No Quote | nan | nan | nan | nan |
| 4 Year - Less than 5 Year | 3.60% | 3.60% | No Quote | No Quote | No Quote | No Quote | nan | nan | nan | nan |
| 5 Year Only | 3.50% | 3.50% | No Quote | No Quote | No Quote | No Quote | nan | nan | nan | nan |

No label found

No label found

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Premature Penalty | USD | USD | GBP | EURO | YEN | AUD | SGD | nan |
| Premature Penalty | < 0.5 mio | >=0.5 mio | nan | nan | nan | nan | nan | nan |
| Premature Penalty | nan | 0.25% | 0.25% | 0.25% | 0.00% | 0.00% | 0.25% | 0.10% |

No label found

No label found

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 | RFC Deposit Interest Rates w.e.f 1st Sep ’25 |
| RFC Deposit | USD(< 0.5 mio) | USD(≥ 0.5 mio) | GBP | EURO | AUD | SGD | nan | nan | nan | nan |
| 30 days - Less than 6 months | 0.75% | 0.75% | 0.25% | No Quote | 0.01% | 0.01% | nan | nan | nan | nan |
| 6 months - Less than 1 Year | 1.50% | 1.50% | 0.50% | No Quote | 0.01% | 0.01% | nan | nan | nan | nan |
| >=1 Year - Less than 2 years | 4.50% | 4.50% | 4.50% | 2.55% | 4.00% | 1.90% | nan | nan | nan | nan |
| 2 year - Less than 3 Year | 4.00% | 4.00% | 4.30% | 1.25% | 3.85% | 1.65% | nan | nan | nan | nan |
| 3 Years Only | 3.70% | 3.70% | 3.50% | 1.25% | 3.70% | No Quote | nan | nan | nan | nan |

RFC Deposit

Loans

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Rate of Interest | Rate of Interest | Rate of Interest | Processing fees (excluding GST) |
| nan | Customer Type | Effective Rate of Interest | RR+Spread | nan |
| Housing Finance and Affordable Housing | Floating category (Repo Rate 5.50%) | nan | nan | nan |
| Housing Finance and Affordable Housing | For Salaried individuals | 7.99% - 12.00% | - | Upto 2.00% |
| Housing Finance and Affordable Housing | For Self Employed | 7.99% - 13.30% | - | Upto 2.00% |
| Business Loan | Individual | 10.50% - 31.50% | Fixed Rate | Upto 2.00% + GST |
| Personal Loan | Salaried individuals | 10.25% - 30% | Fixed Rate | Upto 5.00% + applicable taxes |
| Loan Against Property and Affordable LAP | Individual or Non individual | 9.15% - 16% | RR+ (2.9-8.75) | Upto 2.00% |
| Loan Against Securities | Individual or Non individual | 10.50% - 12.00% | 5.50% + 5.00%5.50% + 6.50% | For Digital cases - Rs. 1,499/- For Equity (Non-Digital), Debt - MF/FMP/, Bonds – Up to 2% of the Loan/Sanctioned credit limit subject to Minimum of Rs. 2,500/-) For other physical securities (LIC / Pvt Insurance policies) – Up to 2% of the Loan/Sanctioned credit limit subject to Minimum of Rs. 5,000/- |
| Consumer Durables | Individual | 10% - 40% (CIRR) | Fixed Rate | Rs. 99 onwards on select products, merchants, payment mode is applicable. There are wide range of schemes with NIL processing fee for consumers. |
| Educational Loan | nan | 11% - 17% | Fixed Rate | Upto 2.00% + applicable taxes |
| Healthcare Finance | nan | 9% - 12% | Floating Rate | Upto 2.00% + applicable taxes |
| 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers |

RFC Deposit

Loans

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| nan | Interest rate of contracted loans | Interest rate of contracted loans | Interest rate of contracted loans |
| Name of the Product | Minimum (%) | Maximum (%) | Mean (%) |
| Housing Loans and Affordable Housing | 7.80% | 14.00% | 8.57% |
| Loan Against Property And Affordable LAP | 8.20% | 15.00% | 9.39% |
| Personal Loans | 10.00% | 30.00% | 17.15% |
| Loan Against Securities | 8.35% | 13.70% | 9.97% |
| Consumer Durables Loan | 10.00% | 40.00% | 20.00% |
| Business Loan | 10.24% | 31.23% | 22.01% |
| Healthcare Finance | 8.45% | 11.50% | 8.98% |
| Education Loan | 11.5% | 11.5% | 11.5% |

Loans

Commercial Business

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Name of the Product | Interest Rate of Contracted Loans | Interest Rate of Contracted Loans | Interest Rate of Contracted Loans |
| Name of the Product | Minimum (%) | Maximum (%) | Mean (%) |
| CV (Commercial Vehicle) Group | 8.57 | 23.77 | 13.27 |
| CE (Construction Equipment) | 8.91 | 18.89 | 11.77 |
| TFE (Tractor and Farm Equipment) | 9.05 | 29.02 | 16.92 |
| GLN (Gold Loan) | 9.30 | 20.00 | 13.27 |
| ABG (Agri Business Loan) | 7.50 | 18.00 | 9.18 |
| RBG CV (Relationship Banking Group) | 8.25 | 9.00 | 8.78 |
| RBG CE (Relationship Banking Group) | 8.80 | 9.45 | 9.13 |
| Dairy Loan | 22.26 | 24.22 | 22.83 |
| CROP LOAN | 8.80 | 13.50 | 11.39 |
| BBG | 10.44 | 13.20 | 11.46 |
| MLAP (Micro Loan Against Property) | 17.74 | 25.79 | 22.39 |
| MFI (Microfinance) Retail(Sonata and BSS) | 20.00 | 25.00 | 23.00 |

Commercial Business

Fee Based Services

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| For Savings Accounts | Issue (INR) | Rs. 2.5 per 1000 Min Rs. 50 Max Rs. 10, 000 |
| For Savings Accounts | Cancellation (INR) | Rs. 100 |
| For Current Accounts | Issue (INR) | At Branch Locations - Re 1/1000 (Min 40 Max 5000) & at Non - branch locations Rs. 2/1000 (Min 40 Max 5000); Foreign Currency DD - Rs 500 per DD + Foreign Currency Conversion Charge. |
| For Current Accounts | Cancellation (INR) | Rs 100 per INR DD; for Foreign currency DD Rs 500 + Foreign currency conversion charge |

Commercial Business

Fee Based Services

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Account | For Branch Locations (Non-Speed clearing locations): Free |
| Savings Account | For Non Branch Locations (Non- Speed clearing locations) : Free |
| Current Account | INR cheques upto Rs. 10000: Rs. 50 per cheque; Rs. 10001 - Rs. 100000: Rs. 100 per cheque; Rs. 100001 & above: Rs. 150 per cheque. For foreign currency cheques Rs 500 per cheque |
| Charges for Outstation INR Cheque Collection are exclusive of service tax. | Charges for Outstation INR Cheque Collection are exclusive of service tax. |

Commercial Business

Fee Based Services

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| For Savings Accounts | Inward | Free |
| For Savings Accounts | Outward | Free (Through MobileBanking & Net Banking) and Through Branch - Up to 10000: 2.50, 10001 to 100000:5; 100001 to 200000:15; > 200000 : 25 (Small account holder can do NEFT upto 10000) |
| For Current Accounts | Inward | Free |
| For Current Accounts | Outward | Upto Rs. 1 Lakh: Rs. 5 per Txn; Rs. 1 Lakh & above: Rs. 25 per Txn |
| Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. |

Commercial Business

Fee Based Services

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Savings Accounts | Inward | Free |
| Savings Accounts | Outward | Free (Through MobileBanking & Net Banking) and Through Branch - Rs. 200001- 500000: Rs 25 per Txn; > 500000: Rs 50 per Txn; |
| Current Accounts | Inward | Free |
| Current Accounts | Outward | Free (If done through Net banking); Charged - if done through branch Rs. 1- 5 Lakhs: Rs 25 per Txn; Rs. 5 Lakhs & Above: Rs 50 per Txn; |
| Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. |

Commercial Business

Fee Based Services

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Cheque Return Charges | Outward Returns | Inward Returns |
| For Savings Account (INR) | Rs. 100/- per instance | Rs. 500/- per instance |
| For Current Accounts / Overdraft, Cash Credit Accounts | Rs.100/ cheque. For out-station cheques, corr bank charges shall be extra | Financial Reason: upto 3 returns - 350 /instance; 4th return onward 750/instance |

Commercial Business

Fee Based Services

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Account | For BSBDA & Small Account, first cheque book of 5 leaves Free, thereafter charged Rs. 5 per cheque leaf. Edge, Nova and Synergy Savings Account 25 leaves per quarter Free thereafter it is charged Rs. 1.5 per leaf. For all other Accounts it is Free. |
| Current Account | Free for all accounts except Neo, Edge & Synergy A/c where beyond free limit it is charged Rs.2/- per leaf. Default cheque book is at-par cheque book. |

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|  |  |
| --- | --- |
| 0 | 1 |
| Savings Bank A/c | Savings Bank A/c |
| Nature | Rate of Interest |
| Nature | Across all account balances |
| A. Domestic (w.e.f. July 9th, 2025) | 2.50% p.a. |
| B. Non Resident (NRE/NRO) (w.e.f. July 9th, 2025) | 2.50% p.a |
| With effect from 1st April, 2016, the periodicity of payment of interest on Savings Bank Account will be quarterly. Thus, the Savings Bank interest calculated on daily product basis will be paid at quarterly intervals on 30th June, 30th September, 31st December & 31st March each year. Note : p.a. is "per annum" Effective July 9th, 2025, daily balances in Savings Account across all account balances will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/ NRO). | With effect from 1st April, 2016, the periodicity of payment of interest on Savings Bank Account will be quarterly. Thus, the Savings Bank interest calculated on daily product basis will be paid at quarterly intervals on 30th June, 30th September, 31st December & 31st March each year. Note : p.a. is "per annum" Effective July 9th, 2025, daily balances in Savings Account across all account balances will earn 2.50% interest p.a. These interest rates are applicable for both Resident and Non Resident Accounts (NRE/ NRO). |

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|  |  |
| --- | --- |
| 0 | 1 |
| Up to Rs. 750 Crore | 2.50% p.a. |
| # Above Rs. 750 Crore and up to Rs. 1000 Crore | MIBOR + 5.2 bps p.a. |
| # Above Rs. 1000 Crore | MIBOR +70 bps p.a. |

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|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 20th Aug 2025. (Rates are subject to change from time to time) |
| nan | Regular | Regular | Senior Citizen | Senior Citizen | nan | nan | nan | nan | nan | nan |
| Maturity Periods - Premature Withdrawal Allowed | Less than Rs.3 Crore# | Annualised Yield | Less than Rs.3 Crore# | Annualised Yield | nan | nan | nan | nan | nan | nan |
| 7 - 14 Days | 2.75% | 2.75% | 3.25% | 3.25% | nan | nan | nan | nan | nan | nan |
| 15 - 30 Days | 2.75% | 2.75% | 3.25% | 3.25% | nan | nan | nan | nan | nan | nan |
| 31 - 45 Days | 3.00% | 3.00% | 3.50% | 3.50% | nan | nan | nan | nan | nan | nan |
| 46 - 90 Days | 3.50% | 3.50% | 4.00% | 4.00% | nan | nan | nan | nan | nan | nan |
| 91 Days | 5.00% | 5.00% | 5.50% | 5.50% | nan | nan | nan | nan | nan | nan |
| 92 Days - 179 Days | 4.25% | 4.25% | 4.75% | 4.75% | nan | nan | nan | nan | nan | nan |
| 180 Days | 5.75% | 5.75% | 6.25% | 6.25% | nan | nan | nan | nan | nan | nan |
| 181 Days to 269 Days | 5.50% | 5.58% | 6.00% | 6.09% | nan | nan | nan | nan | nan | nan |
| 270 Days | 5.50% | 5.58% | 6.00% | 6.09% | nan | nan | nan | nan | nan | nan |
| 271 Days to 363 Days | 6.00% | 6.09% | 6.50% | 6.61% | nan | nan | nan | nan | nan | nan |
| 364 Days | 6.00% | 6.09% | 6.50% | 6.61% | nan | nan | nan | nan | nan | nan |
| 365 Days to 389 Days | 6.25% | 6.40% | 6.75% | 6.92% | nan | nan | nan | nan | nan | nan |
| 390 Days (12 months 25 days) | 6.50% | 6.66% | 7.00% | 7.19% | nan | nan | nan | nan | nan | nan |
| 391 Days - Less than 23 Months | 6.60% | 6.77% | 7.10% | 7.29% | nan | nan | nan | nan | nan | nan |
| 23 Months | 6.60% | 6.77% | 7.10% | 7.29% | nan | nan | nan | nan | nan | nan |
| 23 months 1 Day- less than 2 years | 6.50% | 6.66% | 7.00% | 7.19% | nan | nan | nan | nan | nan | nan |
| 2 years- less than 3 years | 6.40% | 6.56% | 6.90% | 7.08% | nan | nan | nan | nan | nan | nan |
| 3 years and above but less than 4 years | 6.40% | 6.56% | 6.90% | 7.08% | nan | nan | nan | nan | nan | nan |
| 4 years and above but less than 5 years | 6.40% | 6.56% | 6.90% | 7.08% | nan | nan | nan | nan | nan | nan |
| 5 years and above upto and inclusive of 10 years | 6.25% | 6.40% | 6.75% | 6.92% | nan | nan | nan | nan | nan | nan |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) | Fixed Deposits Interest Rates for Domestic/ NRO / NRE effective from 30th Aug 2025. (Rates are subject to change from time to time) |
| Maturity Period - Premature Withdrawal Allowed | Rs. 3 Crore & above but below Rs. 10Crores # | Rs. 10 Crores & above but below 25 Crores # | Rs. 25 Cr & above but below 100 cr # | Rs. 100 Cr & above but below 300 Cr # | Rs. 300 Cr and above # | nan | nan | nan | nan | nan |
| 7 - 14 Days | 3.50% | 4.00% | 4.00% | 4.00% | 4.00% | nan | nan | nan | nan | nan |
| 15 - 30 Days | 3.50% | 4.75% | 4.75% | 4.75% | 4.75% | nan | nan | nan | nan | nan |
| 31 - 45 Days | 4.25% | 5.25% | 5.25% | 5.25% | 5.25% | nan | nan | nan | nan | nan |
| 46 - 60 Days | 4.50% | 5.25% | 5.25% | 5.25% | 5.25% | nan | nan | nan | nan | nan |
| 61 - 90 Days | 4.50% | 5.45% | 5.45% | 5.45% | 5.45% | nan | nan | nan | nan | nan |
| 91 Days | 5.00% | 5.70% | 5.70% | 5.70% | 5.70% | nan | nan | nan | nan | nan |
| 92 Days – 120 Days | 5.25% | 5.75% | 5.75% | 5.75% | 5.75% | nan | nan | nan | nan | nan |
| 121 Days – 179 Days | 5.25% | 5.75% | 5.75% | 5.75% | 5.75% | nan | nan | nan | nan | nan |
| 180 Days | 5.75% | 5.80% | 5.80% | 5.80% | 5.80% | nan | nan | nan | nan | nan |
| 181 Days to 270 Days | 5.50% | 6.00% | 6.00% | 6.00% | 6.00% | nan | nan | nan | nan | nan |
| 271 Days to 279 Days | 5.15% | 5.15% | 5.15% | 5.15% | 5.15% | nan | nan | nan | nan | nan |
| 280Days ‐ 364 days | 6.00% | 6.05% | 6.05% | 6.05% | 6.05% | nan | nan | nan | nan | nan |
| 365 days ‐ Less Than 15Months | 6.35% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 15 months - less than 18 months | 6.40% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 18 months - less than 2 Years | 6.40% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 2 years and above but less than 3 years | 6.40% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 3 years and above but less than 4 years | 6.40% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 4 years and above but less than 5 years | 6.30% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 5 years and above upto & inclusive of 7 years | 6.30% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) | Interest Rates for Domestic/ NRO / NRE Fixed Deposits effective from 30th Aug 2025 (Rates are subject to change from time to time) |
| Maturity Period - Premature Withdrawal Not Allowed | Rs. 3 Crore & above but below Rs. 10Crores # | Rs. 10 Crores & above But below 25 Crores # | Rs. 25 Cr & above but below 100 cr # | Rs. 100 Cr & above but below 300 Cr # | Rs. 300 Cr and above # | nan | nan | nan | nan | nan |
| 91 Days | nan | 5.80% | 5.80% | 5.80% | 5.80% | nan | nan | nan | nan | nan |
| 92 Days – 120 Days | nan | 5.85% | 5.85% | 5.85% | 5.85% | nan | nan | nan | nan | nan |
| 121 Days – 179 Days | nan | 5.85% | 5.85% | 5.85% | 5.85% | nan | nan | nan | nan | nan |
| 180 Days | nan | 5.90% | 5.90% | 5.90% | 5.90% | nan | nan | nan | nan | nan |
| 181 Days to 270 Days | 5.65% | 6.10% | 6.10% | 6.10% | 6.10% | nan | nan | nan | nan | nan |
| 271 Days to 279 Days | 5.25% | 5.75% | 5.75% | 5.75% | 5.75% | nan | nan | nan | nan | nan |
| 280Days ‐ 364 days | 6.20% | 6.15% | 6.15% | 6.15% | 6.15% | nan | nan | nan | nan | nan |
| 365 days ‐ Less Than 15Months | 6.45% | 6.25% | 6.25% | 6.25% | 6.25% | nan | nan | nan | nan | nan |
| 15 months - less than 18 months | 6.50% | 6.25% | 6.25% | 6.25% | 6.25% | nan | nan | nan | nan | nan |
| 18 months - less than 2 Years | 6.50% | 6.25% | 6.25% | 6.25% | 6.25% | nan | nan | nan | nan | nan |
| 2 years and above but less than 3 years | 6.50% | 6.20% | 6.20% | 6.20% | 6.20% | nan | nan | nan | nan | nan |
| 3 years and above but less than 4 years | 6.50% | 6.20% | 6.20% | 6.20% | 6.20% | nan | nan | nan | nan | nan |
| 4 years and above but less than 5 years | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |

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|  |  |
| --- | --- |
| 0 | 1 |
| Tenure of Fixed Deposit | Penalty |
| Less than 181 days | Nil |
| 181 days and above | 0.50% |

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|  |  |
| --- | --- |
| 0 | 1 |
| Tenure of Fixed Deposit | Penalty |
| Less than equal to 180 days | Nil |
| Greater than 180 days to less than or equal to 364 days | 0.50% |
| Greater than or equal to 365 days | 1.00% |

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|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) | Recurring Deposit rates effective from 20th Aug 2025 (subject to change from time to time) |
| Tenure | Interest Rate p.a. ( %) | Senior Citizen Rates p.a. ( %) | nan | nan | nan | nan | nan | nan | nan | nan |
| 6 Months | 5.50% | 6.00% | nan | nan | nan | nan | nan | nan | nan | nan |
| 9 Months | 6.00% | 6.50% | nan | nan | nan | nan | nan | nan | nan | nan |
| 12 Months | 6.00% | 6.50% | nan | nan | nan | nan | nan | nan | nan | nan |
| 15 Months | 6.60% | 7.10% | nan | nan | nan | nan | nan | nan | nan | nan |
| 18 Months | 6.60% | 7.10% | nan | nan | nan | nan | nan | nan | nan | nan |
| 21 Months | 6.60% | 7.10% | nan | nan | nan | nan | nan | nan | nan | nan |
| 24 Months | 6.50% | 7.00% | nan | nan | nan | nan | nan | nan | nan | nan |
| 27 Months | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 30 Months | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 33 Months | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 3 years - less than 4 years | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 4 years - less than 5 years | 6.40% | 6.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| 5 years - 10years | 6.25% | 6.75% | nan | nan | nan | nan | nan | nan | nan | nan |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 | FCNR(B) Deposit Interest Rates w.e.f 1st Aug ’25 |
| FCNR (B) Deposit | USD (< 0.5 mio) | USD (>= 0.5 mio) | GBP | EURO | AUD | SGD | nan | nan | nan | nan |
| >=1 Year - Less than 2 Year | 4.60% | 4.60% | 4.35% | 2.40% | 3.90% | 2.05% | nan | nan | nan | nan |
| 2 Year - Less than 3 Year | 4.25% | 4.25% | 4.20% | 1.25% | 3.85% | 1.90% | nan | nan | nan | nan |
| 3 Year - Less than 4 Year | 3.70% | 3.70% | 3.50% | 1.25% | 3.45% | No Quote | nan | nan | nan | nan |
| 4 Year - Less than 5 Year | 3.70% | 3.70% | No Quote | No Quote | No Quote | No Quote | nan | nan | nan | nan |
| 5 Year Only | 3.50% | 3.50% | No Quote | No Quote | No Quote | No Quote | nan | nan | nan | nan |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Premature Penalty | USD | USD | GBP | EURO | YEN | AUD | SGD | nan |
| Premature Penalty | < 0.5 mio | >=0.5 mio | nan | nan | nan | nan | nan | nan |
| Premature Penalty | nan | 0.25% | 0.25% | 0.25% | 0.00% | 0.00% | 0.25% | 0.10% |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 | RFC Deposit Interest Rates w.e.f 1st Aug ’25 |
| RFC Deposit | USD(< 0.5 mio) | USD(≥ 0.5 mio) | GBP | EURO | AUD | SGD | nan | nan | nan | nan |
| 30 days - Less than 6 months | 0.75% | 0.75% | 0.25% | No Quote | 0.01% | 0.01% | nan | nan | nan | nan |
| 6 months - Less than 1 Year | 1.50% | 1.50% | 0.50% | No Quote | 0.01% | 0.01% | nan | nan | nan | nan |
| >=1 Year - Less than 2 years | 4.60% | 4.60% | 4.35% | 2.40% | 3.90% | 2.05% | nan | nan | nan | nan |
| 2 year - Less than 3 Year | 4.25% | 4.25% | 4.20% | 1.25% | 3.85% | 1.90% | nan | nan | nan | nan |
| 3 Years Only | 3.70% | 3.70% | 3.50% | 1.25% | 3.45% | No Quote | nan | nan | nan | nan |

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Product | Rate of Interest | Rate of Interest | Rate of Interest | Processing fees (excluding GST) |
| nan | Customer Type | Effective Rate of Interest | RR+Spread | nan |
| Housing Finance and Affordable Housing | Floating category (Repo Rate 5.50%) | nan | nan | nan |
| Housing Finance and Affordable Housing | For Salaried individuals | 7.99% - 12.00% | - | Upto 2.00% |
| Housing Finance and Affordable Housing | For Self Employed | 7.99% - 13.30% | - | Upto 2.00% |
| Business Loan | Individual | 10.50% - 31.50% | Fixed Rate | Upto 2.00% + GST |
| Personal Loan | Salaried individuals | 10.25% - 30% | Fixed Rate | Upto 5.00% + applicable taxes |
| Loan Against Property and Affordable LAP | Individual or Non individual | 9.15% - 16% | RR+ (2.9-8.75) | Upto 2.00% |
| Loan Against Securities | Individual or Non individual | 10.50% - 12.00% | 5.50% + 5.00%5.50% + 6.50% | For Digital cases - Rs. 1,499/- For Equity (Non-Digital), Debt - MF/FMP/, Bonds – Up to 2% of the Loan/Sanctioned credit limit subject to Minimum of Rs. 2,500/-) For other physical securities (LIC / Pvt Insurance policies) – Up to 2% of the Loan/Sanctioned credit limit subject to Minimum of Rs. 5,000/- |
| Consumer Durables | Individual | 10% - 40% (CIRR) | Fixed Rate | Rs. 99 onwards on select products, merchants, payment mode is applicable. There are wide range of schemes with NIL processing fee for consumers. |
| Educational Loan | nan | 11% - 17% | Fixed Rate | Upto 2.00% + applicable taxes |
| Healthcare Finance | nan | 9% - 12% | Floating Rate | Upto 2.00% + applicable taxes |
| 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers | 1. View the Latest MCLR rates hereTerms and conditions apply 2. Click here for Master Facility Agreement Document 3. APR is a method to compute annualized credit cost, which includes interest rate and processing fee. To calculate the same, please click here to download the APR calculator 4. Interest rate of contracted Consumer loans for the past quarter to Individual Borrowers |

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|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| nan | Interest rate of contracted loans | Interest rate of contracted loans | Interest rate of contracted loans |
| Name of the Product | Minimum (%) | Maximum (%) | Mean (%) |
| Housing Loans and Affordable Housing | 7.80% | 14.00% | 8.57% |
| Loan Against Property And Affordable LAP | 8.20% | 15.00% | 9.39% |
| Personal Loans | 10.00% | 30.00% | 17.15% |
| Loan Against Securities | 8.35% | 13.70% | 9.97% |
| Consumer Durables Loan | 10.00% | 40.00% | 20.00% |
| Business Loan | 10.24% | 31.23% | 22.01% |
| Healthcare Finance | 8.45% | 11.50% | 8.98% |
| Education Loan | 11.5% | 11.5% | 11.5% |

No label found

No label found

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Name of the Product | Interest Rate of Contracted Loans | Interest Rate of Contracted Loans | Interest Rate of Contracted Loans |
| Name of the Product | Minimum (%) | Maximum (%) | Mean (%) |
| CV (Commercial Vehicle) Group | 8.57 | 23.77 | 13.27 |
| CE (Construction Equipment) | 8.91 | 18.89 | 11.77 |
| TFE (Tractor and Farm Equipment) | 9.05 | 29.02 | 16.92 |
| GLN (Gold Loan) | 9.30 | 20.00 | 13.27 |
| ABG (Agri Business Loan) | 7.50 | 18.00 | 9.18 |
| RBG CV (Relationship Banking Group) | 8.25 | 9.00 | 8.78 |
| RBG CE (Relationship Banking Group) | 8.80 | 9.45 | 9.13 |
| Dairy Loan | 22.26 | 24.22 | 22.83 |
| CROP LOAN | 8.80 | 13.50 | 11.39 |
| BBG | 10.44 | 13.20 | 11.46 |
| MLAP (Micro Loan Against Property) | 17.74 | 25.79 | 22.39 |
| MFI (Microfinance) Retail(Sonata and BSS) | 20.00 | 25.00 | 23.00 |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| For Savings Accounts | Issue (INR) | Rs. 2.5 per 1000 Min Rs. 50 Max Rs. 10, 000 |
| For Savings Accounts | Cancellation (INR) | Rs. 100 |
| For Current Accounts | Issue (INR) | At Branch Locations - Re 1/1000 (Min 40 Max 5000) & at Non - branch locations Rs. 2/1000 (Min 40 Max 5000); Foreign Currency DD - Rs 500 per DD + Foreign Currency Conversion Charge. |
| For Current Accounts | Cancellation (INR) | Rs 100 per INR DD; for Foreign currency DD Rs 500 + Foreign currency conversion charge |

No label found

No label found

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Account | For Branch Locations (Non-Speed clearing locations): Free |
| Savings Account | For Non Branch Locations (Non- Speed clearing locations) : Free |
| Current Account | INR cheques upto Rs. 10000: Rs. 50 per cheque; Rs. 10001 - Rs. 100000: Rs. 100 per cheque; Rs. 100001 & above: Rs. 150 per cheque. For foreign currency cheques Rs 500 per cheque |
| Charges for Outstation INR Cheque Collection are exclusive of service tax. | Charges for Outstation INR Cheque Collection are exclusive of service tax. |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| For Savings Accounts | Inward | Free |
| For Savings Accounts | Outward | Free (Through MobileBanking & Net Banking) and Through Branch - Up to 10000: 2.50, 10001 to 100000:5; 100001 to 200000:15; > 200000 : 25 (Small account holder can do NEFT upto 10000) |
| For Current Accounts | Inward | Free |
| For Current Accounts | Outward | Upto Rs. 1 Lakh: Rs. 5 per Txn; Rs. 1 Lakh & above: Rs. 25 per Txn |
| Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. |

No label found

No label found

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Savings Accounts | Inward | Free |
| Savings Accounts | Outward | Free (Through MobileBanking & Net Banking) and Through Branch - Rs. 200001- 500000: Rs 25 per Txn; > 500000: Rs 50 per Txn; |
| Current Accounts | Inward | Free |
| Current Accounts | Outward | Free (If done through Net banking); Charged - if done through branch Rs. 1- 5 Lakhs: Rs 25 per Txn; Rs. 5 Lakhs & Above: Rs 50 per Txn; |
| Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. | Charges for NEFT are exclusive of service tax. |

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|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Cheque Return Charges | Outward Returns | Inward Returns |
| For Savings Account (INR) | Rs. 100/- per instance | Rs. 500/- per instance |
| For Current Accounts / Overdraft, Cash Credit Accounts | Rs.100/ cheque. For out-station cheques, corr bank charges shall be extra | Financial Reason: upto 3 returns - 350 /instance; 4th return onward 750/instance |

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|  |  |
| --- | --- |
| 0 | 1 |
| Savings Account | For BSBDA & Small Account, first cheque book of 5 leaves Free, thereafter charged Rs. 5 per cheque leaf. Edge, Nova and Synergy Savings Account 25 leaves per quarter Free thereafter it is charged Rs. 1.5 per leaf. For all other Accounts it is Free. |
| Current Account | Free for all accounts except Neo, Edge & Synergy A/c where beyond free limit it is charged Rs.2/- per leaf. Default cheque book is at-par cheque book. |

Interest Rates MCLR Forex Rates

Marginal Cost of Funds based Lending Rate

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: | The Marginal Cost of Funds based Lending Rate (K-MCLR) with effect from Aug 16, 2025 for various tenors are as given below: |
| Tenor | Benchmark | Rate | nan | nan | nan | nan | nan | nan | nan | nan |
| Overnight | K-MCLR O/N | 7.55% | nan | nan | nan | nan | nan | nan | nan | nan |
| One Month | K-MCLR 1M | 7.90% | nan | nan | nan | nan | nan | nan | nan | nan |
| Three Month | K-MCLR 3M | 8.50% | nan | nan | nan | nan | nan | nan | nan | nan |
| Six Month | K-MCLR 6M | 8.60% | nan | nan | nan | nan | nan | nan | nan | nan |
| One Year | K-MCLR 1Y | 8.60% | nan | nan | nan | nan | nan | nan | nan | nan |
| Two year | K-MCLR 2Y | 8.60% | nan | nan | nan | nan | nan | nan | nan | nan |
| Three year | K-MCLR 3Y | 8.70% | nan | nan | nan | nan | nan | nan | nan | nan |

# >> PVB\_18 : The Nainital Bank

Website: https://www.nainitalbank.co.in/english/interest\_rate.aspx

Summary:

Deposit

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Interest rate on Saving Bank Deposit | 2.75% | 2.75% |

Deposit

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Sr.No | Maturity Period | Existing(w.e.f. 18.04.2025) | Revised(w.e.f. 13.06.2025) |
| 1. | 7-14 days | 3.25% | 3.25% |
| 2. | 15-30days | 3.25% | 3.25% |
| 3. | 31-45days | 3.25% | 3.25% |
| 4. | 46-90 days | 4.25% | 4.25% |
| 5. | 91-179 days | 4.25% | 4.25% |
| 6. | 180 days and above but less than 270 days | 4.95% | 4.95% |
| 7. | 270 days and above but less than -1- year | 5.75% | 5.75% |
| 8. | -1- year and above but less than or equal to 18 months | 6.70% | 6.50% |
| 9. | Above 18 months but less than or equal to -2- years | 7.00% | 6.70% |
| 10. | Above -2 -years but less than or equal to -3- years | 6.25% | 6.25% |
| 11. | Above -3- years but less than or equal to –5- years | 5.75% | 5.75% |
| 12. | Above-5- years but less than or equal to upto 10 years | 5.35% | 5.35% |
| 13 | 425 DAYS | 7.05% | 7.05% |
| 14 | Naini Tax Saver Scheme | 5.75% | 5.75% |

Deposit

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| NATURE | NATURE | RATE OF INTEREST | RATE OF INTEREST | RATE OF INTEREST | MINIMUM BALANCE | MINIMUM BALANCE | MINIMUM BALANCE |
| nan | nan | NORMAL | SENIOR CITIZEN | SENIOR CITIZEN | Rural | Semi Urban | Urban |
| ACCOUNT | ACCOUNT | nan | nan | nan | nan | nan | nan |
| 1. Savings Bank A/c | 1. Savings Bank A/c | 1. Savings Bank A/c | 1. Savings Bank A/c | 1. Savings Bank A/c | 1. Savings Bank A/c | 1. Savings Bank A/c | 1. Savings Bank A/c |
| A. Domestic | A. Domestic | A. Domestic | A. Domestic | A. Domestic | A. Domestic | A. Domestic | A. Domestic |
| a. With cheque book facility | a. With cheque book facility | 2.75 | 2.75 | 2.75 | 500.00 | 1000.00 | 2000.00 |
| b. Without cheque book facility | b. Without cheque book facility | 2.75 | 2.75 | 2.75 | 500.00 | 1000.00 | 2000.00 |
| c. Basic Savings Bank DepositAccount | c. Basic Savings Bank DepositAccount | 2.75 | 2.75 | 2.75 | 0.00 | 0.00 | 0.00 |
| B. Non Resident | B. Non Resident | nan | nan | nan | nan | nan | nan |
| a. NRO | a. NRO | nan | nan | nan | nan | nan | nan |
| b. NRE | b. NRE | nan | nan | nan | nan | nan | nan |
| nan | nan | nan | nan | nan | nan | nan | nan |
| 2. Term Deposits | 2. Term Deposits | 2. Term Deposits | 2. Term Deposits | 2. Term Deposits | 2. Term Deposits | 2. Term Deposits | 2. Term Deposits |
| A. Domestic | A. Domestic | A. Domestic | Rate of Interest | Rate of Interest | Rate of Interest | Rate of Interest | Rate of Interest |
| Term Deposits (All Maturities) | Term Deposits (All Maturities) | Term Deposits (All Maturities) | Term Deposits (All Maturities) | Existing(w.e.f. 18.04.2025) | Existing(w.e.f. 18.04.2025) | Revised(w.e.f. 13.06.2025) | Revised(w.e.f. 13.06.2025) |
| 7-14 days | 7-14 days | 7-14 days | 7-14 days | 3.25% | 3.25% | 3.25% | 3.25% |
| 15-30days | 15-30days | 15-30days | 15-30days | 3.25% | 3.25% | 3.25% | 3.25% |
| 31-45days | 31-45days | 31-45days | 31-45days | 3.25% | 3.25% | 3.25% | 3.25% |
| 46-90 days | 46-90 days | 46-90 days | 46-90 days | 4.25% | 4.25% | 4.25% | 4.25% |
| 91-179 days | 91-179 days | 91-179 days | 91-179 days | 4.25% | 4.25% | 4.25% | 4.25% |
| 180 days and above but less than 270 days | 180 days and above but less than 270 days | 180 days and above but less than 270 days | 180 days and above but less than 270 days | 4.95% | 4.95% | 4.95% | 4.95% |
| 270 days and above but less than -1- year | 270 days and above but less than -1- year | 270 days and above but less than -1- year | 270 days and above but less than -1- year | 5.75% | 5.75% | 5.75% | 5.75% |
| -1- year and above but less than or equal to 18 months | -1- year and above but less than or equal to 18 months | -1- year and above but less than or equal to 18 months | -1- year and above but less than or equal to 18 months | 6.70% | 6.70% | 6.50% | 6.50% |
| Above 18 months but less than or equal to -2- years | Above 18 months but less than or equal to -2- years | Above 18 months but less than or equal to -2- years | Above 18 months but less than or equal to -2- years | 7.00% | 7.00% | 6.70% | 6.70% |
| Above -2 -years but less than or equal to -3- years | Above -2 -years but less than or equal to -3- years | Above -2 -years but less than or equal to -3- years | Above -2 -years but less than or equal to -3- years | 6.25% | 6.25% | 6.25% | 6.25% |
| Above -3- years but less than or equal to –5- years | Above -3- years but less than or equal to –5- years | Above -3- years but less than or equal to –5- years | Above -3- years but less than or equal to –5- years | 5.75% | 5.75% | 5.75% | 5.75% |
| Above-5- years but less than or equal to upto 10 years | Above-5- years but less than or equal to upto 10 years | Above-5- years but less than or equal to upto 10 years | Above-5- years but less than or equal to upto 10 years | 5.35% | 5.35% | 5.35% | 5.35% |
| Naini Tax Saver Scheme | Naini Tax Saver Scheme | Naini Tax Saver Scheme | Naini Tax Saver Scheme | 5.75% | 5.75% | 5.75% | 5.75% |
| nan | nan | nan | nan | nan | nan | nan | nan |
| B. Non-Resident Accounts | B. Non-Resident Accounts | B. Non-Resident Accounts | nan | nan | nan | nan | nan |
| a. NRO (All Maturities) | a. NRO (All Maturities) | a. NRO (All Maturities) | nan | nan | nan | nan | nan |
| b. NRE (All Maturities) | b. NRE (All Maturities) | b. NRE (All Maturities) | nan | nan | nan | nan | nan |
| nan | Rate of Interest | Rate of Interest | Rate of Interest | Rate of Interest | Rate of Interest | Rate of Interest | Rate of Interest |
| nan | 1 year &above but < 2 years | 1 year &above but < 2 years | 2 years &above but < 3 years | 2 years &above but < 3 years | 3 years &above but < 4 years | 4 years & above but < 5 years | For 5 years (Maximum) |
| c. FCNR(B) | nan | nan | nan | nan | nan | nan | nan |
| i) USD | nan | nan | nan | nan | nan | nan | nan |
| ii) GBP | nan | nan | nan | nan | nan | nan | nan |
| iii) EUR | nan | nan | nan | nan | nan | nan | nan |
| iv) CAD | nan | nan | nan | nan | nan | nan | nan |
| v) AUD | nan | nan | nan | nan | nan | nan | nan |

Deposit

Loan and Advances

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenor | MCLR (APPLICABLE w. e. f. 10.07.2025 to 09.08.2025) (p.a.) | MCLR (APPLICABLE w. e. f. 10.08.2025 to 09.09.2025) (p.a.) |
| Overnight MCLR | 8.05% | 7.95% |
| MCLR for One month | 8.15% | 8.05% |
| MCLR for Three Months | 8.35% | 8.25% |
| MCLR for Six months | 8.60% | 8.50% |
| MCLR for 1 Year | 8.90% | 8.80% |
| MCLR for 2 Year and above | 10.10% | 10.00% |

Deposit

Loan and Advances

|  |  |
| --- | --- |
| 0 | 1 |
| Particulars | Rate (%) |
| RBI Repo Rate (Current Repo Rate) | 5.50 |
| Mark- UP | 3.00 |
| Naini Repo Linked Lending Rate(NRLLR) | 8.50 |

# >> PVB\_19 : South Indian Bank

Website: https://www.southindianbank.com/interestrate/interestratelist.aspx

Summary:

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Period | Single Deposit less than Rs.3 crore | Single Deposit less than Rs.3 crore | nan |
| nan | General | Senior Citizens | nan |
| 7 days to 30 days | 2.90% | 3.40% | nan |
| 31 days to 90 days | 3.50% | 4.00% | nan |
| 91 days to 99 days | 4.50% | 5.00% | nan |
| 100 days to 180 days | 4.80% | 5.30% | nan |
| 181 days to 270 days | 5.70% | 6.20% | nan |
| 271 days to less than 1 year | 6.00% | 6.50% | nan |
| 1 year | 6.60% | 7.10% | nan |
| Above 1 year to 1 year 6 days | 6.10% | 6.60% | nan |
| 1 year 7 days to 399 days | 6.20% | 6.70% | nan |
| 400 days | 6.30% | 6.80% | nan |
| 401 days to less than 5 years | 6.20% | 6.70% | nan |
| 5 years to less than 66 months | 5.70% | 6.20% | nan |
| 66 months (Green deposit) | 6.00% | 6.50% | nan |
| Above 66 months to upto and including 10 years | 5.70% | 6.20% | nan |
| Tax Gain ( 5 Years ) | 5.70% | 6.20% | nan |

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts)

ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts)

|  |  |
| --- | --- |
| 0 | 1 |
| End of the day Balance | Rate of Interest |
| Less than Rs. 1 crore | 2.50% per annum |
| Rs. 1 crore - less than Rs. 5.00 crore | 2.75% per annum |
| Rs. 5.00 crore - less than Rs. 25.00 crore | 4.50% per annum |
| Rs. 25.00 crore and above | 6.00% per annum |

ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts)

NRE TERM DEPOSITS

|  |  |
| --- | --- |
| 0 | 1 |
| Period | Single Deposit less than Rs.3 crore |
| 1 year | 6.60%p.a |
| Above 1 year to 1 year 6 days | 6.10%p.a |
| 1 year 7 days to 399 days | 6.20%p.a |
| 400 days | 6.30%p.a |
| 401 days to less than 5 years | 6.20%p.a |
| 5 years to less than 66 months | 5.70%p.a |
| 66 months (Green deposit) | 6.00%p.a |
| Above 66 months to upto and including 10 years | 5.70%p.a |

NRE TERM DEPOSITS

NON CALLABLE DEPOSITS

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Period | Single Deposit above Rs.1 crore and less than Rs.3 crore | Single Deposit above Rs.1 crore and less than Rs.3 crore |
| nan | General | Resident Senior Citizens |
| 1 year | 6.70% | 6.70% |

NON CALLABLE DEPOSITS

FCNR(B) DEPOSITS

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| Maturity period/Currency | USD | USD | USD | USD | GBP | EUR | AUD | CHF | JPY | CAD | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| Maturity period/Currency | USD | USD | USD | USD | GBP | EUR | AUD | CHF | JPY | CAD | Amount | Up to & including 5L | Up to & including 5L | Above 5L | Above 5L | nan | nan | nan | nan | nan | nan |
| 1 Year to less than 2 Year | 4.50% | 4.50% | 4.50% | 4.50% | 4.00% | 3.00% | 4.20% | 0.05% | 0.20% | 3.50% | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| 1 Year to less than 2 Year | 4.50% | 4.50% | 4.50% | 4.50% | 4.00% | 3.00% | 4.20% | 0.05% | 0.20% | 3.50% | 2 Year to less than 3 Year | 4.25% | 4.25% | 4.25% | 4.25% | 3.75% | 2.00% | 3.50% | 0.00% | 0.20% | 3.50% |
| 1 Year to less than 2 Year | 4.50% | 4.50% | 4.50% | 4.50% | 4.00% | 3.00% | 4.20% | 0.05% | 0.20% | 3.50% | 3 Year to less than 4 Year | 4.00% | 4.00% | 4.00% | 4.00% | 2.45% | 1.00% | 3.00% | 0.00% | 0.05% | 3.15% |
| 4 Year to less than 5 Year | 3.75% | 3.75% | 3.75% | 3.75% | 2.45% | 1.00% | 3.20% | nan | 0.05% | 3.20% | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| 5 Year | 3.90% | 3.90% | 3.90% | 3.90% | 2.45% | 1.00% | 3.45% | nan | 0.05% | 3.25% | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |

FCNR(B) DEPOSITS

RFC ACCOUNT

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| Maturity period/Currency | USD | USD | USD | USD | GBP | EUR | AUD | CHF | JPY | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| Maturity period/Currency | USD | USD | USD | USD | GBP | EUR | AUD | CHF | JPY | Amount | Up to and including 5L | Up to and including 5L | Above 5L | Above 5L | nan | nan | nan | nan | nan |
| 1 Year to less than 2 Year | 4.50% | 4.50% | 4.50% | 4.50% | 4.00% | 3.00% | 4.20% | 0.05% | 0.20% | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| 2 Year to less than 3 Year | 4.25% | 4.25% | 4.25% | 4.25% | 3.75% | 2.00% | 3.50% | 0.00% | 0.20% | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| 3 Year | 4.00% | 4.00% | 4.00% | 4.00% | 2.45% | 1.00% | 3.00% | 0.00% | 0.05% | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |

RFC ACCOUNT

RFC SAVINGS ACCOUNT

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| nan | USD | GBP | EURO | AUD | CHF | JPY |
| Savings Bank A/c ( w.e.f 24.02.2021) | 0.50% | 0.50% | 0.05% | - | - | - |

RFC SAVINGS ACCOUNT

Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for Kalpakanidhi (KND - Quarterly Compounding) Domestic Deposits (Also Applicable for NRO KND Deposits) |
| (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) | (For Single deposits of less than Rs.3 crore) |
| Period | Period | Period | Period | General | General | General | Senior Citizen | Senior Citizen |
| Period | Period | Period | Period | ROI | ROI | Annualized Yield | ROI | Annualized Yield |
| 6 months | 6 months | 6 months | 6 months | 4.80% | 4.80% | 4.83% | 5.30% | 5.34% |
| 1 year | 1 year | 1 year | 1 year | 6.60% | 6.60% | 6.77% | 7.10% | 7.29% |
| 400 days | 400 days | 400 days | 400 days | 6.30% | 6.30% | 6.47% | 6.80% | 7.00% |
| 2 years | 2 years | 2 years | 2 years | 6.20% | 6.20% | 6.55% | 6.70% | 7.11% |
| 3 years | 3 years | 3 years | 3 years | 6.20% | 6.20% | 6.76% | 6.70% | 7.35% |
| 4 years | 4 years | 4 years | 4 years | 6.20% | 6.20% | 6.98% | 6.70% | 7.61% |
| 5 years | 5 years | 5 years | 5 years | 5.70% | 5.70% | 6.54% | 6.20% | 7.20% |
| 66 months | 66 months | 66 months | 66 months | 6.00% | 6.00% | 7.05% | 6.50% | 7.74% |
| 6 years | 6 years | 6 years | 6 years | 5.70% | 5.70% | 6.74% | 6.20% | 7.44% |
| 7 years | 7 years | 7 years | 7 years | 5.70% | 5.70% | 6.94% | 6.20% | 7.69% |
| 8 years | 8 years | 8 years | 8 years | 5.70% | 5.70% | 7.16% | 6.20% | 7.95% |
| 9 years | 9 years | 9 years | 9 years | 5.70% | 5.70% | 7.38% | 6.20% | 8.22% |
| 10 years | 10 years | 10 years | 10 years | 5.70% | 5.70% | 7.61% | 6.20% | 8.50% |
| nan | nan | nan | nan | nan | nan | nan | nan | nan |
| Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits | Annualized Rate of Return at minimum quarterly multiple of the maturity bucket for NRE KND Deposits |
| Period | Period | Period | Period | ROI | ROI | ROI | Annualized Yield | Annualized Yield |
| 1 year | 1 year | 1 year | 1 year | 6.60% | 6.60% | 6.60% | 6.77% | 6.77% |
| 400 days | 400 days | 400 days | 400 days | 6.30% | 6.30% | 6.30% | 6.47% | 6.47% |
| 2 years | 2 years | 2 years | 2 years | 6.20% | 6.20% | 6.20% | 6.55% | 6.55% |
| 3 years | 3 years | 3 years | 3 years | 6.20% | 6.20% | 6.20% | 6.76% | 6.76% |
| 4 years | 4 years | 4 years | 4 years | 6.20% | 6.20% | 6.20% | 6.98% | 6.98% |
| 5 years | 5 years | 5 years | 5 years | 5.70% | 5.70% | 5.70% | 6.54% | 6.54% |
| 66 months | 66 months | 66 months | 66 months | 6.00% | 6.00% | 6.00% | 7.05% | 7.05% |
| 6 years | 6 years | 6 years | 6 years | 5.70% | 5.70% | 5.70% | 6.74% | 6.74% |
| 7 years | 7 years | 7 years | 7 years | 5.70% | 5.70% | 5.70% | 6.94% | 6.94% |
| 8 years | 8 years | 8 years | 8 years | 5.70% | 5.70% | 5.70% | 7.16% | 7.16% |
| 9 years | 9 years | 9 years | 9 years | 5.70% | 5.70% | 5.70% | 7.38% | 7.38% |
| 10 years | 10 years | 10 years | 10 years | 5.70% | 5.70% | 5.70% | 7.61% | 7.61% |

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Interest Rate Range of contracted loans for the past quarter (April - June 2025) for different categories of advances granted to individual borrowers: | Interest Rate Range of contracted loans for the past quarter (April - June 2025) for different categories of advances granted to individual borrowers: | Interest Rate Range of contracted loans for the past quarter (April - June 2025) for different categories of advances granted to individual borrowers: |
| Category | Mean Interest | Interest rate range |
| Car Loan | 8.94% | 8.55% - 11.20% |
| Education Loan | 10.41% | 9.34% - 12.18% |
| Gold loan (Agri) | 10.41% | 10.10% - 11.75% |
| Gold Loan (General) | 10.61% | 9.28% - 15.22% |
| Gold Power and Gold Power Repledge | 10.05% | 9.85% - 10.20% |
| Mobi Loan Commercial | 11.86% | 9.99% - 13.72% |
| Mortgage Loan | 9.29% | 7.83% - 10.61% |
| Personal Loan | 17.28% | 9.38% - 22.65% |
| SIB Decor | 13.70% | 13.70% - 13.70% |
| SIB Home Loan | 8.45% | 7.53% - 10.88% |
| SIB Rental and Mini Rental Scheme | 8.81% | 8.25% - 9.85% |
| SIB Super Bike Loan | 10.03% | 10.00% - 10.05% |

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Sl No | Overdue days between | Category | Additional Interest charged |
| 1. | 31 - 60 days | SMA - 1 | Existing/Contracted Rate of Interest + 1.00% |
| 2. | 61 - 90 days | SMA - 2 | Existing/Contracted Rate of Interest + 2.00% |

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Tenor | Rs.3.00 Cr to less than Rs.5.00 Cr | Rs.5.00 Cr to less than Rs.10.00 Cr | Rs.10.00 Cr to less than Rs.25.00 Cr | Rs.25 Cr to less than Rs.50.00 Cr | Rs.50.00 Cr to less than Rs. 100 cr | Rs. 100 cr to less than Rs.200 cr | Rs. 200 cr and above |
| 7-14 Days | 3.25% | 3.25% | 3.25% | 4.50% | 4.50% | 4.50% | 4.50% |
| 15-30Days | 3.25% | 3.25% | 3.25% | 4.75% | 4.75% | 4.75% | 4.75% |
| 31-60 Days | 4.25% | 4.25% | 4.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 61- 90 Days | 5.00% | 5.00% | 5.00% | 5.45% | 5.45% | 5.45% | 5.45% |
| 91-180 Days | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 181 days to 270 days | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 271 days to 365 days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 366 Days to 389 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 390 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 390 Days to up to and including 2 Years | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 2 Years to up to and less than 3 Years | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 3 Years | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| Above 3 Years to less than 5 Years | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% |
| 5 Years | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| Above 5 Years to up to and including 10 Years | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Tenor | Rs.3.00 Cr to less than Rs.5.00 Cr | Rs.5.00 Cr to less than Rs.10.00 Cr | Rs.10.00 Cr to less than Rs.25.00 Cr | Rs.25 Cr to less than Rs.50.00 Cr | Rs.50.00 Cr to less than Rs.100.00 cr | Rs.100.00 Cr to less than Rs.200.00 cr | Rs.200.00 Cr and above |
| 366 Days to 389 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 390 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 390 Days to up to and including 2 Years | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 2 Years to up to and less than 3 Years | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 3 Years | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| Above 3 Years to less than 5 Years | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% |
| 5 Years | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |
| Above 5 Years to up to and including 10 Years | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% | 5.80% |

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Tenor | Rs.3.00 Cr to less than Rs.5.00 Cr | Rs.5.00 Cr to less than Rs.10.00 Cr | Rs.10.00 Cr to less than Rs.25.00 Cr | Rs.25 Cr to less than Rs.50.00 Cr | Rs.50.00 Cr to less than Rs. 100 cr | Rs. 100 cr to less than Rs.200 cr | Rs. 200 cr and above |
| 91-180 Days | 5.35% | 5.35% | 5.35% | 5.35% | 5.35% | 5.35% | 5.35% |
| 181 days to 270 Days | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% | 5.60% |
| 271 days to 365 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 366 Days to 389 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 390 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 390 Days to up to and including 2 Years | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| above 2 Years to up to and less than 3 Years | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% |
| 3 Years | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% |
| Above 3 Years to up to less than 5 Years | 5.70% | 5.70% | 5.70% | 5.70% | 5.70% | 5.70% | 5.70% |
| 5 Years | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% |

Deposits Loans Bulk Deposits Forex Rates

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Tenor | Rs.3.00 Cr to less than Rs.5.00 Cr | Rs.5.00 Cr to less than Rs.10.00 Cr | Rs.10.00 Cr to less than Rs.25.00 Cr | Rs.25 Cr to less than Rs.50.00 Cr | Rs.50.00 Cr to less than Rs.100 cr | Rs.100 Cr to less than Rs.200 cr | Rs.200 cr and above |
| 366 Days to 389 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| 390 Days | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 390 Days to up to and including 2 Years | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% | 6.05% |
| Above 2 Years to up to and less than 3 Years | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% |
| 3 Years | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% |
| Above 3 Years to less than 5 years | 5.70% | 5.70% | 5.70% | 5.70% | 5.70% | 5.70% | 5.70% |
| 5 years | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% |

DOMESTIC TERM DEPOSITS (Also Applicable For NRO Accounts) ALL SAVINGS ACCOUNTS (Also Applicable For NRO/ NRE Accounts) NRE TERM DEPOSITS NON CALLABLE DEPOSITS FCNR(B) DEPOSITS RFC ACCOUNT RFC SAVINGS ACCOUNT Effective Annualized Rate Of Return (Indicative Only)

All Foreign Exchange transactions are subject to rules, regulations & guidelines framed by RBI from time to time.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Forex Card Rates as on 08-09-2025 10:04 | Selling | Selling | Selling | Buying | Buying | Buying | Buying |
| nan | TT | BILL | TC | TT | BILL | TC | DDSCQ |
| AED( UAE DIRHAM ) | 24.52 | 24.52 | 0.00 | 23.49 | 23.49 | 0.00 | 23.49 |
| AUD( AUSTRALIAN DOLLAR ) | 59.07 | 59.07 | 0.00 | 56.58 | 56.58 | 0.00 | 56.58 |
| CAD( CANADIAN DOLLARS ) | 65.10 | 65.10 | 0.00 | 62.37 | 62.37 | 0.00 | nan |
| CHF( SWISS FRANCS ) | 112.44 | 112.44 | 0.00 | 108.55 | 108.55 | 0.00 | nan |
| EUR( EURO CURRENCY ) | 105.04 | 105.04 | 0.00 | 101.44 | 101.44 | 0.00 | 101.44 |
| GBP( GREAT BRITAIN POUNDS ) | 121.03 | 121.03 | 0.00 | 116.86 | 116.86 | 0.00 | 116.86 |
| JPY( JAPANESE YEN ) | 60.78 | 60.78 | 0.00 | 58.22 | 58.22 | 0.00 | 58.22 |
| SAR( SAUDI RIYAL ) | 24.00 | 24.00 | 0.00 | 22.99 | 22.99 | 0.00 | 22.99 |
| SGD( SINGAPORE DOLLAR ) | 70.05 | 70.05 | 0.00 | 67.09 | 67.09 | 0.00 | 67.09 |
| USD( UNITED STATES DOLLAR ) | 89.69 | 89.69 | 0.00 | 86.62 | 86.62 | 0.00 | 86.62 |

interest rates Online Banking Personal Banking Priority Banking NRI Banking Business Banking Online Account Opening Customer modification-Video KYC Nearest Branch Nearest ATM/CDM Interest Rates/Forex Rates Apply for a Product/Service Market Tracker - NSE/BSE Tender/AuctionProperty for Sale

Media Room Corporate Magazine SIB Tunes In Media Media Contact Press Release

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| RBI Website | RBI Advisory Messages | RBI Kehta Hai Portal | RBI Udgam Portal |

# >> PVB\_20 : Tamilnad Mercantile Bank

Website: https://tmb.in/pages/Deposit-Interest-Rates

Summary:

Savings Bank Account

|  |  |
| --- | --- |
| 0 | 1 |
| Balance up to 5 lakhs | 2.75%(p.a) |
| Balance > 5 Lakhs to10 Lakhs | 3.00%(p.a) |
| Balance above 10 lakhs | 3.25%(p.a) |

Domestic & NRO Term Deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Period | GeneralPublic (BelowRs.3 crore) | GeneralPublic (BelowRs.3 crore) | SeniorCitizens (BelowRs.3 crore) | SeniorCitizens (BelowRs.3 crore) |
| Period | Callablew.e.f17.06.2025 | Non-Callable(Above Rs.1 Crore)# w.e.f17.06.2025 | Callablew.e.f17.06.2025 | Non-CallableCallable (Above Rs.1Crore) # w.e.f17.06.2025 |
| 7-14 days | 4.00 | nan | 4.00 | nan |
| 15-29 days | 4.50 | nan | 4.50 | nan |
| 30-45 days | 4.75 | nan | 4.75 | nan |
| 46-60 days | 5.05 | nan | 5.05 | nan |
| 61-90 days | 5.05 | nan | 5.05 | nan |
| 91-120 days | 6.05 | 6.15 | 6.05 | nan |
| 121-179 days | 6.05 | 6.15 | 6.05 | nan |
| 180-270 days | 6.25 | 6.35 | 6.25 | nan |
| 271 days to less than 1year | 6.35 | 6.45 | 6.35 | nan |
| 1 Year | 6.80 | 6.90 | 7.30 | nan |
| above 1 year to less than400 days | 6.80 | 6.90 | 7.30 | nan |
| 400 days (TMB400 SpecialDeposit Scheme) | 7.05 | 7.15 | 7.55 | nan |
| Above 400 days to lessthan 2 years | 6.60 | 6.70 | 7.10 | nan |
| 2 years to less than 3years | 6.40 | 6.50 | 6.90 | 7.00 |
| 3 years to 10 years | 6.25 | 6.35 | 6.75 | 6.85 |

Bulk Domestic & NRO Term Deposits

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits | Rate on BulkDeposits |
| (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) | (Domestic TermDeposits & NRODeposits)(%p.a) |
| With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 | With effect from27.08.2025 |
| Period | Callable | Callable | Callable | Callable | Callable | Non-Callable# | Non-Callable# | Non-Callable# | Non-Callable# | Non-Callable# |
| Period | 3 to <10cr | 10 to <25cr | 25 to <50cr | 50 to <100cr | 100 cr &above | 3 to <10cr | 10 to <25cr | 25 to <50cr | 50 to <100cr | 100 cr &above |
| 7-14 days | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | nan | nan | nan | nan | nan |
| 15-29 days | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | nan | nan | nan | nan | nan |
| 30-45 days | 5.10 | 5.10 | 5.10 | 5.25 | 5.25 | nan | nan | nan | nan | nan |
| 46-60 days | 5.50 | 5.50 | 5.50 | 5.50 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.70 |
| 61-90 days | 5.70 | 5.70 | 5.70 | 5.80 | 5.90 | 5.80 | 5.80 | 5.80 | 5.90 | 6.00 |
| 91-120 days | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 121-179 days | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 180-270 days | 6.40 | 6.40 | 6.40 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.65 | 6.60 |
| 271 days to less than 1year | 6.65 | 6.65 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 |
| 1 year | 6.75 | 6.75 | 6.90 | 6.95 | 6.80 | 6.85 | 6.85 | 7.00 | 7.05 | 6.90 |
| >1 year to 13 months | 6.75 | 6.75 | 6.75 | 6.85 | 6.85 | 6.85 | 6.85 | 7.00 | 6.95 | 6.95 |
| >13 months to <2years | 6.50 | 6.50 | 6.50 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.70 | 6.70 |
| 2 years to <3 years | 6.50 | 6.50 | 6.50 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.70 | 6.70 |
| 3 years to 10 years | 6.50 | 6.50 | 6.50 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.70 | 6.70 |

NRE Deposits

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| DEPOSITS BELOWRS.3 CRORENRE TermDepositsW.E.F.17.06.2025 | DEPOSITS BELOWRS.3 CRORENRE TermDepositsW.E.F.17.06.2025 | DEPOSITS BELOWRS.3 CRORENRE TermDepositsW.E.F.17.06.2025 |
| Period | Callable | Non-Callable#(Above 1Cr) |
| 1 year | 6.80 | - |
| Above 1 year to less than400 days | 6.80 | 6.90 |
| 400 days (TMB400) Special Depositscheme | 7.05 | 7.15 |
| Above 400 days to lessthan 2 years | 6.60 | 6.70 |
| 2 years to less than 3years | 6.40 | 6.50 |
| 3 years to 10 years | 6.25 | 6.35 |

NRE Deposits

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| BULK DEPOSITS(DEPOSITS FOR RS.3CRORE ANDABOVE)NRE TermDepositsW.E.F17.06.2025 | BULK DEPOSITS(DEPOSITS FOR RS.3CRORE ANDABOVE)NRE TermDepositsW.E.F17.06.2025 | BULK DEPOSITS(DEPOSITS FOR RS.3CRORE ANDABOVE)NRE TermDepositsW.E.F17.06.2025 |
| Period | Callable | Non-Callable# |
| 1 year | 6.75 | - |
| Above 1 year to less than2 years | 6.50 | 6.60 |
| 2 years to less than 3years | 6.40 | 6.50 |
| 3 years to 10 years | 6.25 | 6.35 |

NRE Deposits

FCNR (B) / FCNR Plus / RFC Deposits

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Currency | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| Currency | 1 year but lessthan 2 years | 1 year but lessthan 2 years | 2 years and above butless than 3years | 2 years and above butless than 3years | 3 years and above butless than 4years | 3 years and above butless than 4years | 4 years and above butless than 5years | 4 years and above butless than 5years | 5 years only | 5 years only |
| Currency | Rate | Yield () | Rate | Yield () | Rate | Yield () | Rate | Yield () | Rate | Yield () |
| USD less than 1Milion | 5.25% | 5.54% | 4.40% | 4.72% | 4.00% | 4.36% | 3.75% | 4.14% | 3.75% | 4.14% |
| USD 1 Milion andabove | 5.25% | 5.54% | 4.40% | 4.72% | 4.00% | 4.36% | 3.75% | 4.14% | 3.75% | 4.14% |
| GBP | 3.80% | 3.97% | 3.80% | 4.04% | 3.75% | 4.06% | 3.85% | 4.26% | 3.85% | 4.26% |
| EUR | 2.50% | 2.58% | 2.50% | 2.62% | 2.45% | 2.59% | 2.55% | 2.74% | 2.55% | 2.74% |
| CAD | 4.25% | 4.45% | 4.25% | 4.55% | 4.25% | 4.65% | 4.25% | 4.75% | 4.25% | 4.75% |
| AUD | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| JPY | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% |
| CHF | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

# >> PVB\_21 : RBL Bank

Website: https://www.rblbank.com/interest-rates?tab=fixed-deposit

Summary:

Savings Account

|  |  |
| --- | --- |
| 0 | 1 |
| Daily balance | Rate of Interest (p.a.) Effective fromJune 16, 2025 |
| Upto INR 5 lakh | 3.00% |
| Above INR 5 lakh upto INR 10 lakh | 5.00% |
| Above INR 10 lakh upto INR 25 lakh | 6.00% |
| Above INR 25 lakh upto INR 3 Crore | 6.75% |
| Above INR 3 Crore upto INR 7.5 Crore | 6.00% |
| Above INR 7.5 Crore upto INR 200 Crore | 5.50% |
| Above INR 200 Crore upto INR 400 Crore | MIBOR |
| Above INR 400 Crore upto INR 500 Crore | MIBOR + 10 bps |
| Above INR 500 Crore | MIBOR + 75 bps |

Fixed Deposits – Less than INR 3 crores – Premature Withdrawal Allowed

Attention of customers/public is invited on the changes in interest rates Fixed Deposits w.e.f. July 22, 2025 Interest Rate on Domestic, NRO, NRE & Flexi Fixed Deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | Deposits below INR 3 crore | Deposits below INR 3 crore | Deposits below INR 3 crore | Deposits below INR 3 crore |
| Period of Deposit | Domestic & Flexi FD Interest Rates p.a. | Senior Citizen Interest Rates p.a. | NRE Interest Rates p.a. | NRO Interest Rates p.a. |
| 7 days to 14 days | 3.50% | 4.00% | nan | 3.50% |
| 15 days to 45 days | 4.00% | 4.50% | nan | 4.00% |
| 46 days to 90 days | 4.50% | 5.00% | nan | 4.50% |
| 91 days to 180 days | 4.75% | 5.25% | nan | 4.75% |
| 181 days to 240 days | 5.50% | 6.00% | nan | 5.50% |
| 241 days to 364 days | 6.05% | 6.55% | nan | 6.05% |
| 365 days (12 months) to 500 days | 7.00% | 7.50% | 7.00% | 7.00% |
| 501 days to less than 18 months | 7.00% | 7.50% | 7.00% | 7.00% |
| 18 months to 24 months | 7.00% | 7.50% | 7.00% | 7.00% |
| 24 months 1 day to 36 months | 7.20%Highest | 7.70%Highest | 7.20%Highest | 7.20%Highest |
| 36 months 1 day to less than 60 months | 7.00% | 7.50% | 7.00% | 7.00% |
| 60 months to 120 months | 6.70% | 7.20% | 6.70% | 6.70% |
| Tax Savings Fixed Deposits (60 months) | 6.70% | 7.20% | nan | 6.70% |

Fixed Deposits – Less than INR 3 crores – Premature Withdrawal NOT Allowed

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | Deposits below INR 3 crore || 50 lakhs and above for non-individual and INR 1 crore above for individual customers | Deposits below INR 3 crore || 50 lakhs and above for non-individual and INR 1 crore above for individual customers | Deposits below INR 3 crore || 50 lakhs and above for non-individual and INR 1 crore above for individual customers | Deposits below INR 3 crore || 50 lakhs and above for non-individual and INR 1 crore above for individual customers |
| Period of Deposit | Domestic FD Interest Rates p.a. | Senior Citizen Interest Rates p.a. | NRE Interest Rates p.a. | NRO Interest Rates p.a. |
| 365 days (12 months) to 500 days | 7.20% | 7.70% | 7.20% | 7.20% |
| 501 days to less than 18 months | 7.20% | 7.70% | 7.20% | 7.20% |
| 18 months to 24 months | 7.20% | 7.70% | 7.20% | 7.20% |
| 24 months 1 day to 36 months | 7.40%Highest | 7.90%Highest | 7.40%Highest | 7.40%Highest |
| 36 months 1 day to less than 60 months | 7.20% | 7.70% | 7.20% | 7.20% |
| 60 months to 120 months | 6.90% | 7.40% | 6.90% | 6.90% |

Recurring Deposits / Smart Recurring Deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| nan | Deposits below INR 3 crore | Deposits below INR 3 crore | Deposits below INR 3 crore | Deposits below INR 3 crore |
| Period of Deposit | Domestic Interest Rates p.a. | Senior Citizen Interest Rates p.a. | NRE Interest Rates p.a. | NRO Interest Rates p.a. |
| 6 months to 7 months | 5.50% | 6.00% | nan | 5.50% |
| 8 months to 11 months | 6.05% | 6.55% | nan | 6.05% |
| 12 months to 24 months | 7.00% | 7.50% | 7.00% | 7.00% |
| 25 months to 36 months | 7.20%Highest | 7.70%Highest | 7.20%Highest | 7.20%Highest |
| 37 months to 59 months | 7.00% | 7.50% | 7.00% | 7.00% |
| 60 months to 120 months | 6.70% | 7.20% | 6.70% | 6.70% |

FCNR(B) / RFC

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Period | USD | GBP | EUR | AUD | SGD | JPY | CAD | CHF |
| 1 year and above but less than 2 years | 5.30% | 4.00% | 3.00% | 3.50% | 2.00% | 0.05% | 2.75% | 0.05% |
| 2 year and above but less than 3 years | 4.40% | 4.20% | 2.50% | 3.50% | 1.50% | 0.05% | 2.50% | 0.05% |
| 3 year and above but less than 4 years | 4.40% | 4.00% | 2.50% | 2.85% | 0.80% | 0.06% | 2.25% | 0.05% |
| 4 year and above but less than 5 years | 4.40% | 3.00% | 2.00% | 2.75% | 0.80% | 0.06% | 2.00% | 0.05% |
| 5 years | 4.40% | 3.00% | 2.00% | 2.60% | 0.80% | 0.06% | 2.00% | 0.05% |

MCLR

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Sr. No | Benchmark Tenor | Benchmark | Benchmark Rate p.a. |
| 1 | Overnight | MCLR O/N | 8.55% |
| 2 | One Month | MCLR 1M | 8.85% |
| 3 | Three Month | MCLR 3M | 9.00% |
| 4 | Six Month | MCLR 6M | 9.60% |
| 5 | One Year | MCLR 1 Y | 9.60% |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Valid for 08.09.2025 Value date | Premature Withdrawal Allowed (Callable Deposit Rates) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| . | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| Tenor | Rs.3 Cr to Rs. 3.50 Cr | Above Rs.3.50 Cr to Rs. 4 Cr | Above Rs 4 Cr to Rs. 5.60 Cr | Above Rs.5.60 Cr to Rs. 5.75 Cr | Above Rs.5.75 Cr to Rs. 10.60 Cr | Above Rs.10.60 Cr to Rs. 10.75 Cr | Above Rs.10.75 Cr to Rs. 15 Cr | Above Rs. 15 Cr to Rs. 25 Cr | Above Rs. 25 Cr to Rs. 35 Cr | Above Rs. 35 Cr to Rs. 50 Cr | Above Rs. 50 Cr to Rs. 75 Cr | Above Rs. 75 Cr to Rs. 105.70 Cr | Above Rs. 105.70 Cr to Rs. 106.50 Cr | Above Rs. 106.50 Cr to Rs. 150 Cr | Above Rs. 150 Cr to Rs. 200 Cr | Above Rs. 200 Cr to Rs. 225 Cr | Above Rs. 225 Cr |
| 7 days to 10 days | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| 11 days to 14 days | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| 15 days to 22days | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| 23 days to 30 days | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 5.65 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 |
| 31 days to 45 days | 5.20 | 5.20 | 5.20 | 4.50 | 5.20 | 4.50 | 5.20 | 5.65 | 5.20 | 5.20 | 5.20 | 5.20 | 5.20 | 5.20 | 5.20 | 5.20 | 5.20 |
| 46 days to 60 days | 5.65 | 5.65 | 5.65 | 4.50 | 5.65 | 4.50 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 |
| 61 days to 75 days | 5.90 | 5.90 | 5.90 | 4.50 | 5.90 | 4.50 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 |
| 76 days to 90 days | 5.90 | 5.90 | 5.90 | 4.50 | 5.90 | 4.50 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 | 5.90 |
| 91 days to 120 days | 6.10 | 6.10 | 6.10 | 4.50 | 6.10 | 4.50 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 |
| 121 days to 150 days | 6.25 | 6.25 | 6.25 | 5.00 | 6.25 | 5.00 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| 151 days to 180 days | 6.40 | 6.40 | 6.40 | 5.00 | 6.40 | 5.00 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 |
| 181 days to 210 days | 6.40 | 6.40 | 6.40 | 5.25 | 6.40 | 5.25 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 |
| 211 days to 240 days | 6.40 | 6.40 | 6.40 | 5.25 | 6.40 | 5.25 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 | 6.40 |
| 241 days to 270 days | 6.50 | 6.50 | 6.50 | 5.25 | 6.50 | 5.25 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 271 days to 364 days | 6.60 | 6.60 | 6.60 | 5.50 | 6.60 | 5.50 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 |
| 365 - 452 days (12 months to less than 15 months) | 6.85 | 6.85 | 6.85 | 5.50 | 6.85 | 5.50 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 7.10 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 453 - 499 days (15 months to less than 16 months 14 days) | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 500 days | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 501 days to 545 days (16 months 16 days to less than 18 months) | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 546 days to 24 months (18 months to 24 months) | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 24 M 1D to 36 M | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 36 M 1D to less than 60 M | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |
| 60 M to 120 M | 6.75 | 6.75 | 6.75 | 5.50 | 6.75 | 5.50 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 | 6.75 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Valid for 08.09.2025 Value date | Premature Withdrawal Not Allowed (Non- Callable Deposit Rates) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
|  | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| Tenor | Rs.3 Cr to Rs. 3.50 Cr | Above Rs.3.50 Cr to Rs. 4 Cr | Above Rs 4 Cr to Rs. 5.60 Cr | Above Rs.5.60 Cr to Rs. 5.75 Cr | Above Rs.5.75 Cr to Rs. 10.60 Cr | Above Rs.10.60 Cr to Rs. 10.75 Cr | Above Rs.10.75 Cr to Rs. 15 Cr | Above Rs. 15 Cr to Rs. 25 Cr | Above Rs. 25 Cr to Rs. 35 Cr | Above Rs. 35 Cr to Rs. 50 Cr | Above Rs. 50 Cr to Rs. 75 Cr | Above Rs. 75 Cr to Rs. 105.70 Cr | Above Rs. 105.70 Cr to Rs. 106.50 Cr | Above Rs. 106.50 Cr to Rs. 150 Cr | Above Rs. 150 Cr to Rs. 200 Cr | Above Rs. 200 Cr to Rs. 225 Cr | Above Rs. 225 Cr |
| 7 days to 10 days | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| 11 days to 14 days | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| 15 days to 22days | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| 23 days to 30 days | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 5.65 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 |
| 31 days to 45 days | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.75 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 | 5.30 |
| 46 days to 60 days | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 |
| 61 days to 75 days | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| 76 days to 90 days | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| 91 days to 120 days | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 | 6.20 |
| 121 days to 150 days | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |
| 151 days to 180 days | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 181 days to 210 days | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 211 days to 240 days | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 241 days to 270 days | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 |
| 271 days to 364 days | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 | 6.70 |
| 365 - 452 days (12 months to less than 15 months) | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 | 7.15 | 7.05 | 7.05 | 7.05 | 7.05 | 7.05 |
| 453 - 499 days (15 months to less than 16 months 14 days) | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 500 days | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 501 days to 545 days (16 months 16 days to less than 18 months) | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 546 days to 24 months (18 months to 24 months) | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 24 M 1D to 36 M | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 36 M 1D to less than 60 M | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 60 M to 120 M | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |

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| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Valid for 08.09.2025 Value date | Overnight MIBOR Linked Deposit Rates ( % Spread over O/N MIBOR) | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
|  | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None | None |
| Tenor | Rs.3 Cr to Rs. 3.50 Cr | Above Rs.3.50 Cr to Rs. 4 Cr | Above Rs 4 Cr to Rs. 5.60 Cr | Above Rs.5.60 Cr to Rs. 5.75 Cr | Above Rs.5.75 Cr to Rs. 10.60 Cr | Above Rs.10.60 Cr to Rs. 10.75 Cr | Above Rs.10.75 Cr to Rs. 15 Cr | Above Rs. 15 Cr to Rs. 25 Cr | Above Rs. 25 Cr to Rs. 35 Cr | Above Rs. 35 Cr to Rs. 50 Cr | Above Rs. 50 Cr to Rs. 75 Cr | Above Rs. 75 Cr to Rs. 105.70 Cr | Above Rs. 105.70 Cr to Rs. 106.50 Cr | Above Rs. 106.50 Cr to Rs. 150 Cr | Above Rs. 150 Cr to Rs. 200 Cr | Above Rs. 200 Cr to Rs. 225 Cr | Above Rs. 225 Cr |
| 7 days to 10 days | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 |
| 11 days to 14 days | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 |
| 15 days to 22days | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 | -0.30 |
| 23 days to 30 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 31 days to 45 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 46 days to 60 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 61 days to 75 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 76 days to 90 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 91 days to 120 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 121 days to 150 days | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 151 days to 180 days | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 |
| 181 days to 210 days | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 211 days to 240 days | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| 241 days to 270 days | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| 271 days to 364 days | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| 365 - 452 days (12 months to less than 15 months) | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 |
| 453 - 499 days (15 months to less than 16 months 14 days) | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 |
| 500 days | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 501 days to 545 days (16 months 16 days to less than 18 months) | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 546 days to 24 months (18 months to 24 months) | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 24 M 1D to 36 M | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 36 M 1D to less than 60 M | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 60 M to 120 M | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |