# >>>Metadata Overview<<<

|  |  |
| --- | --- |
| Key | Value |
| program | main.py |
| date | 09092025 |
| start\_time | 25-09-09T15-14-38 |
| config | params\_table.json5 |
| cfname | 25-09-09T15-14-38\_cache.json |
| pfname | 25-09-09T15-14-38\_process.json |

## >> PVB\_1 : Axis Bank

================================================

### Action: download| Timestamp: 09092025 15:14:53| Present: True| Count: 6

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

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TITLE 1: domestic-fixed-deposits-09-september-25.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 09th 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 09th 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 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |
|  | 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 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |
|  | 15 months < 18 months |  |  | 6.15 |  |  | 6.15 |  |  | 6.15 |  |  | 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 09th 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 |  |  | 5.75 |  |  | 5.75 |  |  | 5.75 |  |
|  | 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 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |
|  | 15 months < 18 months |  |  | 6.65 |  |  | 6.65 |  |  | 6.65 |  |  | 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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TITLE 1: domestic-fixed-deposits-plus-09-september-25.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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. 09th 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 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |
|  | 88 days – 3 months 24 days |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |
|  | 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 |  |  | 6.00 |  |  | 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 |  |  | 6.25 |  |  | 6.25 |  |
|  | 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 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 15 months < 18 months |  |  | 6.55 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 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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TITLE 1: nri-fixed-deposits-09-september-25.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|  | Deposits Rates w.e.f. 09th 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 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 15 months < 18 months | None | 6.50 | None | 6.50 | 6.15 | 6.15 | 6.15 | 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. 09th 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 | 5.25 | 5.25 | 5.25 | 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 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | 6.15 | None |
| 15 months < 18 months | None | 6.50 | None | 6.50 | 6.15 | 6.15 | 6.15 | 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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TITLE 1: nri-fixed-deposits-plus-09-september-25.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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. 09th 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 |  |  | 6.25 |  |  | 6.25 |  |
|  | 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 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 15 months < 18 months |  |  | 6.55 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 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. 09th 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 |  |  | 5.25 |  |  | 5.25 |  |  | 5.25 |  |
|  | 88 days – 3 months 24 days |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 5.85 |  |  | 6.00 |  |  | 6.00 |  |  | 6.00 |  |
|  | 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 |  |  | 6.00 |  |  | 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 |  |  | 6.25 |  |  | 6.25 |  |
|  | 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 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |
|  | 15 months < 18 months |  |  | 6.55 |  |  | 6.25 |  |  | 6.25 |  |  | 6.25 |  |  | 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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TITLE 1: fcnr-rfc-deposits-03-september-25.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: domestic-floating-rate-deposits.pdf

|  |  |
| --- | --- |
| 0 | 1 |
| 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

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### Action: table| Timestamp: 09092025 15:15:18| Present: True| Count: 21

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

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TITLE 1: Savings Account

TITLE 2: Domestic / Non-Resident Rupee Savings Deposit Interest Rate Chart, w.e.f. September 01, 2025

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Bulk Deposit

TITLE 2: Domestic/NRO Bulk Deposit Interest Rates w.e.f. August 13, 2025

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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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TITLE 1: Home Help Rates & Charges Rates and Charges Statement that reinforces ideas of transparency and Integrity

TITLE 2: Bulk Deposit

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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% |

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TITLE 1: Bulk Deposit

TITLE 2: NRE Bulk Deposit Interest Rates w.e.f. August 13, 2025

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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% |

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TITLE 1: Bulk Deposit

TITLE 2: NRE Bulk Deposit Interest Rates w.e.f. August 13, 2025

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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% |

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TITLE 1: FCNR

TITLE 2: FCNR (B) Term Deposit Interest Rate Chart, for the month of September 2025

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

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TITLE 1: Term Deposit

TITLE 2: Retail Domestic / Non-Resident Rupee Term Deposit Interest Rate Chart w.e.f. September 01, 2025

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Term Deposit

TITLE 2: Tax Saver Fixed Deposit Interest Rate Chart w.e.f. August 09, 2025

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

---------------------------

TITLE 1: (For existing customers the EBR reset is done on quarterly basis)

TITLE 2: (A) Home loan Interest Rate Card (Floating) :

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

---------------------------

TITLE 1: Home Loan

TITLE 2: (B) Repair Loans Interest Rate Card (Floating):

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

---------------------------

TITLE 1: Home Loan

TITLE 2: (C) Loan Against Property Rate card (Floating)

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

---------------------------

TITLE 1: Marginal Cost of Funds Based Lending Rates (MCLR)

TITLE 2: Marginal Cost of Funds based Lending Rates (MCLR) effective from August 31, 2025

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: For transactions in Foreign Currency up to USD 10,000

TITLE 2: All values in Rs.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 | 87.34 | 88.65 | 87.14 | 88.85 |
| EUR | 102.38 | 104.67 | 102.11 | 104.94 |
| GBP | 118.07 | 120.57 | 117.79 | 120.85 |

---------------------------

TITLE 1: Micro Enterprise & Bazaar Loans .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for Micro Enterprises Loan

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Micro Enterprise & Bazaar Loans .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for Bazaar Loan

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

---------------------------

TITLE 1: Small Business and Agri Loans .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for Sahayata Loan

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

---------------------------

TITLE 1: Micro Home Loans .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for Micro Home -Loans

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: NACH Debit .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for NACH Debit

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: NACH Debit .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for NACH Debit

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Micro Loans .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

TITLE 2: Schedule of Charges for Suchana, Srishti, Sushiksha, Suraksha and Subriddhi

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: NR Account – Product Variants .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } Non Resident Savings Account – Schedule of Charges & Features To view details, click here.

TITLE 2: Government Schemes - Atal Pension Yojana & NPS Lite .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; } .accicon .a { fill: none; stroke: #004880; stroke-linecap: round; stroke-linejoin: round; stroke-width: 2px; }

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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

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### Action: table| Timestamp: 09092025 15:15:44| Present: True| Count: 17

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

---------------------------

TITLE 1: Interest Rates

TITLE 2: Domestic 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 |

---------------------------

TITLE 1: Interest Rates

TITLE 2: Domestic 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% |

---------------------------

TITLE 1: Interest Rates

TITLE 2: Domestic 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% |

---------------------------

TITLE 1: \*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures

TITLE 2: 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 |

---------------------------

TITLE 1: Lock in period for tax saving deposit is 5 years.

TITLE 2: \*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% |

---------------------------

TITLE 1: Lock in period for tax saving deposit is 5 years.

TITLE 2: \*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures.

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Lock in period for tax saving deposit is 5 years.

TITLE 2: \*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures.

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Lock in period for tax saving deposit is 5 years.

TITLE 2: \*The benefit of additional interest rate is not applicable for term deposits opened under staff category for these deposit tenures.

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Domestic Deposits

TITLE 2: 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 |

---------------------------

TITLE 1: Domestic Deposits

TITLE 2: 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% |

---------------------------

TITLE 1: Domestic Deposits

TITLE 2: 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% |

---------------------------

TITLE 1: Domestic Deposits

TITLE 2: 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% |

---------------------------

TITLE 1: Non-resident Deposits

TITLE 2: Lock in period for tax saving deposit is 5 years.

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Non-resident Deposits

TITLE 2: Lock in period for tax saving deposit is 5 years.

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Non-resident Deposits

TITLE 2: Lock in period for tax saving deposit is 5 years.

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Non-resident Deposits

TITLE 2: Lock in period for tax saving deposit is 5 years.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: Lock in period for tax saving deposit is 5 years.

TITLE 2: The revised rates are applicable for fresh deposits as well as renewals of existing deposits. Interest rates on RFC SB deposits has been fixed at 0.05% p.a. across all currencies.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

### Action: download| Timestamp: 09092025 15:15:50| Present: True| Count: 1

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

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TITLE 1: Interest-Rates-on-Domestic-Resident-Bulk-Deposit-w.e.f-09.09.2025.pdf

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% | 6.20% |
| 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% |

### Action: download| Timestamp: 09092025 15:15:56| Present: True| Count: 1

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

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TITLE 1: Interest-Rates-on-NRE-NRO-Non-Resident-Bulk-Deposit-w.e.f-09.09.2025.pdf

[Failed to parse: No /Root object! - Is this really a PDF?]

## >> PVB\_4 : City Union Bank

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### Action: table| Timestamp: 09092025 15:16:13| Present: True| Count: 9

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

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: 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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TITLE 1: × Personal Banking Corporate Banking FASTag

TITLE 2: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |
| --- | --- |
| 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% |

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | -- | -- | -- | -- | -- | -- | -- |

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | -- | -- | -- | -- | -- | -- | -- |

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | -- | -- | -- | -- | -- | -- | -- |

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | -- | -- | -- | -- | -- | -- | -- |

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TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: × English தமிழ் हिन्दी $(document).ready(function(){ $('.lang\_mob li').click(function(){ var langname = $(this).attr("data-val"); $('#P9LngDdl').val(langname).change(); }) });

TITLE 2: Revision of interest rate for Domestic Term Deposits & NRO Deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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

================================================

### Action: table| Timestamp: 09092025 15:16:30| Present: True| Count: 1

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

---------------------------

TITLE 1: Resident Savings Bank Account Interest Rates

TITLE 2: (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% |

### Action: website| Timestamp: 09092025 15:16:34| Present: False| Count: 0

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

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:16:44| Present: True| Count: 8

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

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TITLE 1: Resident Indian Fixed Deposit Interest Rates

TITLE 2: (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% |

---------------------------

TITLE 1: Interest Rates for Domestic NON CALLABLE RETAIL Deposits

TITLE 2: (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% |

---------------------------

TITLE 1: Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

TITLE 2: (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% | - |

---------------------------

TITLE 1: Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

TITLE 2: (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% | - |

---------------------------

TITLE 1: Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

TITLE 2: (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% | - |

---------------------------

TITLE 1: Interest Rates for Domestic / NRO / NRE\*\* Bulk Deposits

TITLE 2: (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% | - |

---------------------------

TITLE 1: Fixed Deposit Interest Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Fixed Deposit Interest Rates

TITLE 2: 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 |

### Action: website| Timestamp: 09092025 15:16:49| Present: False| Count: 0

Website: https://www.dcbbank.com/rates/nri-interest-rates

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[Unsupported Datatype: str]

### Action: tablist| Timestamp: 09092025 15:17:13| Present: True| Count: 9

Website: https://www.dcbbank.com/rates/nri-interest-rates

---------------------------

TITLE 1: NRE and NRO Savings Bank Account Interest Rates

TITLE 2: (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% |

---------------------------

TITLE 1: NRE FD (Non Resident External Fixed Deposit) Interest Rates

TITLE 2: (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% |

---------------------------

TITLE 1: Interest Rates for NRE NON CALLABLE RETAIL Deposits

TITLE 2: (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% |

---------------------------

TITLE 1: NRI Interest Rates

TITLE 2: 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 |

---------------------------

TITLE 1: NRO FD (Non Resident Ordinary Fixed Deposit) Interest Rates

TITLE 2: (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% |

---------------------------

TITLE 1: Interest Rates for NRO NON CALLABLE RETAIL Deposits

TITLE 2: (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% |

---------------------------

TITLE 1: NRI Interest Rates

TITLE 2: 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 |

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TITLE 1: FCNR (B) Deposit Interest Rates

TITLE 2: (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% |

---------------------------

TITLE 1: NRI Interest Rates

TITLE 2: 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 |

### Action: website| Timestamp: 09092025 15:17:18| Present: False| Count: 0

Website: https://www.dcbbank.com/rates/lending-rates

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[Unsupported Datatype: str]

### Action: tablist| Timestamp: 09092025 15:18:07| Present: True| Count: 11

Website: https://www.dcbbank.com/rates/lending-rates

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TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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/- |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Lending Rates

TITLE 2: 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 |

### Action: website| Timestamp: 09092025 15:18:12| Present: False| Count: 0

Website: https://www.dcbbank.com/rates/benchmark-lending-rates

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:18:17| Present: True| Count: 4

Website: https://www.dcbbank.com/rates/benchmark-lending-rates

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TITLE 1: Benchmark Lending Rates

TITLE 2: (w.e.f. September 06, 2025)

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

---------------------------

TITLE 1: MCLR

TITLE 2: (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% |

---------------------------

TITLE 1: External Benchmark Linked Rate (EBLR)

TITLE 2: (w.e.f. June 10, 2025)

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

---------------------------

TITLE 1: Revised Benchmark Lending Rate (RBLR)

TITLE 2: (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

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### Action: table| Timestamp: 09092025 15:18:39| Present: True| Count: 13

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

---------------------------

TITLE 1: Interest Rates On Loans & Advances

TITLE 2: 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% |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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% |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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. |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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. |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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% |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: 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 |

---------------------------

TITLE 1: Interest Rates On Deposits & Accounts

TITLE 2: Forex Card Rates

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

## >> PVB : Federal Bank

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### Action: table| Timestamp: 09092025 15:19:01| Present: True| Count: 9

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

---------------------------

TITLE 1: Home Interest Rates Resident Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Home Interest Rates Resident Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| File name | Description | nan |
| HVD Web Interest 08.09.2025 | Interest rates for Resident & NRE Term Deposits of Rs.3 crore and above | (189.08)KB |

---------------------------

TITLE 1: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

TITLE 2: 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) |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| File name | Description | nan |
| HVD Web Interest 08.09.2025 | Interest rates for Resident & NRE Term Deposits of Rs.3 crore and above | (189.08)KB |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - Single deposits of less than ₹300 Lakhs ​ Effective Annualized Rate of Return Download

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

### Action: download| Timestamp: 09092025 15:19:07| Present: True| Count: 5

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

---------------------------

TITLE 1: c0143c5f-984d-c4ee-5273-334c87c972bd

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 6.35% | 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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TITLE 1: 41364aaf-0b13-5131-b093-3cdf4c52b9be

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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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TITLE 1: e9d00da1-b9d4-7278-4407-e3422085a0ec

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

### Action: website| Timestamp: 09092025 15:19:10| Present: False| Count: 0

Website: https://www.federalbank.co.in/nre-fixed-deposits

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:19:21| Present: True| Count: 7

Website: https://www.federalbank.co.in/nre-fixed-deposits

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TITLE 1: Home Interest Rates NRE Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |
| --- | --- |
| 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% |

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TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: 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) |

---------------------------

TITLE 1: Home Interest Rates NRE Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| File name | Description | nan |
| HVD Web Interest 08.09.2025 | Interest rates for Resident & NRE Term Deposits of Rs.3 crore and above | (189.08)KB |

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TITLE 1: Home Interest Rates NRE Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

TITLE 2: 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) |

---------------------------

TITLE 1: Home Interest Rates NRE Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| File name | Description | nan |
| HVD Web Interest 08.09.2025 | Interest rates for Resident & NRE Term Deposits of Rs.3 crore and above | (189.08)KB |

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TITLE 1: Home Interest Rates NRE Term Deposits

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |  |
| --- | --- | --- |
| 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 |

### Action: website| Timestamp: 09092025 15:19:25| Present: False| Count: 0

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

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:19:32| Present: True| Count: 7

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

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TITLE 1: Base Rate of the Bank – 9.63%

TITLE 2: Floating Rates Loans (Interest Rates on Retail portfolio linked to RBI Repo Rate)

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

---------------------------

TITLE 1: Home Interest Rates Loans

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Home Interest Rates Loans

TITLE 2: Resident Term Deposits NRE Term Deposits Loans Savings Bank Accounts FCNR (B) Deposits RFC Deposits Forex Rates IBU GIFT City Deposit Rates Deposit Plus Rates (Non-Callable)

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Click here for detailed Interest Rates

TITLE 2: 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% |

---------------------------

TITLE 1: Interest Rates for Business Loans up to Rs 20 Crores

TITLE 2: 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) |

---------------------------

TITLE 1: Interest Rates for Business Loans up to Rs 20 Crores

TITLE 2: 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) |

---------------------------

TITLE 1: Interest Rates for Business Loans up to Rs 20 Crores

TITLE 2: 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. |

### Action: website| Timestamp: 09092025 15:19:36| Present: False| Count: 0

Website: https://www.federalbank.co.in/fcnr-b-deposits

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[Unsupported Datatype: str]

### Action: download| Timestamp: 09092025 15:19:43| Present: True| Count: 4

Website: https://www.federalbank.co.in/fcnr-b-deposits

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TITLE 1: babb9cf9-048f-eef4-259d-3d4f1d631914

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: e8da0180-0f33-01e4-32f3-769d0193c505

|  |  |  |
| --- | --- | --- |
| 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% |

### Action: website| Timestamp: 09092025 15:19:46| Present: False| Count: 0

Website: https://www.federalbank.co.in/rfc-deposits

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[Unsupported Datatype: str]

### Action: download| Timestamp: 09092025 15:19:51| Present: True| Count: 4

Website: https://www.federalbank.co.in/rfc-deposits

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TITLE 1: c1947209-92a7-c050-d052-30d1c5cc9375

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: 1610bdd9-7c1d-6eb6-ad4f-e2ad6e4d7ba4

|  |  |  |
| --- | --- | --- |
| 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

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### Action: table| Timestamp: 09092025 15:20:17| Present: True| Count: 15

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

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TITLE 1: HDFC bank offers attractive interest rates on various deposit and savings schemes. Click on the header to view the rates

TITLE 2: Fixed Deposit Interest Rate Less Than 3 Cr

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenor Bucket | < 3 Crore | < 3 Crore |
| nan | Interest Rate (per annum) | Senior Citizen Rates (per annum) |
| 7 - 14 days | 2.75% | 3.25% |
| 15 - 29 days | 2.75% | 3.25% |
| 30 - 45 days | 3.25% | 3.75% |
| 46 - 60 days | 4.25% | 4.75% |
| 61 - 89 days | 4.25% | 4.75% |
| 90 days < = 6 months | 4.25% | 4.75% |
| 6 months 1 days < = 9 months | 5.50% | 6.00% |
| 9 months 1 day to < 1 year | 5.75% | 6.25% |
| 1 year to < 15 months | 6.25% | 6.75% |
| 15 months to < 18 months | 6.35% | 6.85% |
| 18 months to < 21 months | 6.60% | 7.10% |
| 21 months - 2 years | 6.45% | 6.95% |
| 2 Years 1 day to < 2 Year 11 Months | 6.45% | 6.95% |
| 2 Years 11 Months - 35 Months | 6.45% | 6.95% |
| 2 Years 11 Months 1 day < = 3 Year | 6.45% | 6.95% |
| 3 Years 1 day to < 4 Years 7 Months | 6.40% | 6.90% |
| 4 Year 7 Months - 55 months | 6.40% | 6.90% |
| 4 Year 7 Months 1 day < = 5 Years | 6.40% | 6.90% |
| 5 Years 1 day - 10 Years | 6.15% | 6.65% |

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TITLE 1: Fixed Deposit Interest Rate Greater Than Or Equal To 3 Cr To Less Than 5 Cr

TITLE 2: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.Domestic / NRO / NRE FIXED DEPOSIT RATEApplicable from 3rd Sep, 2025(Senior Citizen Rates do not apply to NRIs | Minimum tenor for NRE Deposit is 1 Year.)

|  |  |  |
| --- | --- | --- |
| 0 | 1 | 2 |
| Tenor Bucket | >=3 Crore to < 5 Crores | >=3 Crore to < 5 Crores |
| nan | Interest Rate (per annum) | Senior Citizen Rates (per annum) |
| 7 - 14 days | 4.00% | 4.50% |
| 15 - 29 days | 4.00% | 4.50% |
| 30 - 45 days | 4.75% | 5.25% |
| 46 - 60 days | 5.00% | 5.50% |
| 61 - 89 days | 5.25% | 5.75% |
| 90 days <= 6 months | 5.50% | 6.00% |
| 6 mnths 1 day <=9mnths | 5.75% | 6.25% |
| 9 mnths 1 day to < 1 Year | 6.00% | 6.50% |
| 1 Year to < 15 months | 6.15% | 6.65% |
| 15 months to < 18 months | 6.15% | 6.65% |
| 18 months to < 21 months | 6.15% | 6.65% |
| 21 months to 2 years | 6.15% | 6.65% |
| 2 year 1 day to 3 years | 6.25% | 6.75% |
| 3 year 1 day to 5 years | 6.35% | 6.85% |
| 5 year 1 day to 10 years | 6.15% | 6.65% |

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TITLE 1: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates..

TITLE 2: FCNR (B) DEPOSIT RATES

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Period | GBP | USD | USD | USD | USD | USD | USD | EURO | JPY | AUD | CAD | Effective Date |
| nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan | nan |
| nan | nan | <1 lakh | >= 1 lakh to < 5 lakh | >= 5 lakh to < 1 mio | >= 1 mio to < 20 mio | >= 20 mio to < 100 mio | >= 100 mio | nan | nan | nan | nan | nan |
| 1 Year- less than 2 years | 3.65% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 1.60% | 0.01% | 3.20% | 2.30% | September 1, 2025 |
| 2 years - less than 3 years | nan | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | nan | nan | 3.10% | 2.20% | September 1, 2025 |
| 3 year to less than 4 years | nan | 3.25% | 3.25% | 3.25% | 3.25% | 3.25% | 3.25% | nan | nan | 3.15% | 2.25% | September 1, 2025 |
| 4 years to less than 5 years | nan | 2.95% | 2.95% | 2.95% | 2.95% | 2.95% | 2.95% | nan | nan | 3.15% | 2.15% | September 1, 2025 |
| 5 years only | nan | 2.75% | 2.75% | 2.75% | 2.75% | 2.75% | 2.75% | nan | nan | 2.95% | 1.95% | September 1, 2025 |

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TITLE 1: Prior to July 22nd, 2023, For Premature Closure (for all amounts, and for including Sweep In / Partial Withdrawal), the final rate applicable will be lower of either: a) the rate for the original /contracted tenor for which deposit has been booked or b) the base rate applicable for the tenor for which the deposit has been in force with the bank.

TITLE 2: RFC Fixed Deposit Rates​​​​​​​

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Period | GBP | USD | USD | USD | USD | USD | USD | EURO | JPY | Effective Date |
| nan | nan | <1 lakh | >= 1 lakh to < 5 lakh | >= 5 lakh to < 1 mio | >= 1 mio to < 20 mio | >= 20 mio to < 100 mio | >= 100 mio | nan | nan | nan |
| Less than 29 Days | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | December 1, 2018 |
| 30 days - 3 Months | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | December 1, 2018 |
| 3 Months 1day - 6 Months | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | December 1, 2018 |
| 6 Months 1day to less than 1 Year | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | December 1, 2018 |
| 1 Year-less than 2 years | 3.65% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 1.60% | 0.01% | September 1, 2025 |
| 2 years - less than 3 years | 0.01% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 3.30% | 0.01% | 0.01% | September 1, 2025 |
| 3 years only | 0.01% | 3.25% | 3.25% | 3.25% | 3.25% | 3.25% | 3.25% | 0.01% | 0.01% | September 1, 2025 |

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TITLE 1: Recurring Deposit Interest Rates

TITLE 2: ​​​​​​​Recurring Deposit Rates(Resident / NRO / NRE Customers) Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.HDFC Bank Fixed Deposits and Recurring Deposits offer a safe and convenient way of achieving your financial goals. Rates for some key tenures:

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| Period | Interest Rate (per annum) | Senior Citizen Rates (per annum) | Effective From |
| 6 Months | 4.25% | 4.75% | Jun 10, 2025 |
| 9 Months | 5.50% | 6.00% | Jun 10, 2025 |
| 12 Months | 6.25% | 6.75% | Jun 10, 2025 |
| 15 Months | 6.35% | 6.85% | Jun 25, 2025 |
| 18 Months | 6.60% | 7.10% | Jun 10, 2025 |
| 21 Months | 6.45% | 6.95% | Jun 10, 2025 |
| 24 Months | 6.45% | 6.95% | Jun 10, 2025 |
| 27 Months | 6.45% | 6.95% | Jun 10, 2025 |
| 30 Months | 6.45% | 6.95% | Jun 10, 2025 |
| 33 Months | 6.45% | 6.95% | Jun 10, 2025 |
| 36 Months | 6.45% | 6.95% | Jun 10, 2025 |
| 39 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 42 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 45 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 48 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 51 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 54 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 57 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 60 Months | 6.40% | 6.90% | Jun 10, 2025 |
| 63 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 66 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 69 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 72 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 75 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 78 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 81 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 84 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 87 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 90 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 93 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 96 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 99 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 102 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 105 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 108 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 111 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 114 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 117 Months | 6.15% | 6.65% | Jun 10, 2025 |
| 120 Months | 6.15% | 6.65% | Jun 10, 2025 |

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TITLE 1: Diplomat/Embassy Deposits

TITLE 2: Diplomat/Embassy Deposit

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Period | <1 lakh | >= 1 lakh to < 5 lakh | >= 5 lakh to < 1 mio | >= 1 mio to < 20 mio | >= 20 mio to < 100 mio | >= 100 mio | Effective Date |
| 1 month | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 01/May/2025 |
| 3 months | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 01/Sep/2025 |
| 6 months | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 01/Sep/2025 |
| 1 year | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 3.55% | 01/Sep/2025 |

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TITLE 1: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.

TITLE 2: Effective Date: September 08, 2025

|  |  |
| --- | --- |
| 0 | 1 |
| Tenor | MCLR |
| Overnight | 8.55% |
| 1 Month | 8.55% |
| 3 Month | 8.60% |
| 6 Month | 8.65% |
| 1 Year | 8.65% |
| 2 Year | 8.70% |
| 3 Year | 8.75% |

---------------------------

TITLE 1: Domestic, NRO and NRE Savings Rate

TITLE 2: Effective 24th June 2025, Rate of Interest for Savings Bank deposits Accounts has been revised as follows:

|  |  |
| --- | --- |
| 0 | 1 |
| Savings Balance (Rs) | Interest Rate p.a |
| Across All Account Balances | 2.50% |

---------------------------

TITLE 1: RFC Savings (for Returning NRIs) Interest Rate

TITLE 2: This is to inform you that our RFC Savings Account Interest Rates effective July 1, 2017 are as below:

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| GBP | USD | Euro | JPY |
| 0.01% | 0.01% | nan | nan |

---------------------------

TITLE 1: Forex Rates

TITLE 2: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.To view detailed Forex Rates, kindly click here​​​​​​​​​​​​​NR Forex Rates

|  |  |
| --- | --- |
| 0 | 1 |
| September 09, 2025 | September 09, 2025 |
| Currency\_Name | Regular Rates |
| United States Dollar (USD) | 87.24 |
| Euro (EUR) | 102.49 |
| Great Britain Pound (GBP) | 117.76 |
| Japanese Yen (JPY) | 0.5862 |
| Australian Dollar (AUD) | 56.94 |
| Canadian Dollar (CAD) | 62.78 |
| Swiss Francs (CHF) | 109.6 |
| Hong Kong Dollar (HKD) | 11 |
| Singapore Dollar (SGD) | 67.94 |
| New Zealand Dollar (NZD) | 50.39 |
| Swedish Kroner (SEK) | 9.02 |
| U.A.E. Dirham (AED) | 23.31 |
| Danish Krone (DKK) | 13.45 |
| Norwegian Krone (NOK) | 8.44 |
| Saudi Riyal (SAR) | 22.82 |
| Omani Rial (OMR) | 222.22 |
| South African Rand (ZAR) | 4.84 |

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TITLE 1: Forex Rates

TITLE 2: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.To view detailed Forex Rates, kindly click here​​​​​​​​​​​​​NR Forex Rates

|  |  |
| --- | --- |
| 0 | 1 |
| Interest cost. | Interest cost. |
| Currency | Cost |
| USD/INR 6M | 1.9800% |
| USD/INR 12M | 2.2300% |
| GBP/INR 12M | 1.9900% |
| EUR/INR 12M | 4.0400% |

---------------------------

TITLE 1: Historic Rates

TITLE 2: Important Notes: Resident Customers

|  |  |
| --- | --- |
| 0 | 1 |
| Interest Rates | Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the bank. When booking FD through NetBanking please note the actual interest rate being applied on the "Confirm" screen. This screen appears before you confirm your request for opening a new FD. In order to see the latest information, we request you to clear your browsers cache to see the updated interest rates. For Fixed Deposit Interest Rate Less Than 3 Cr- It is reiterated that the interest rate applicable on multiple deposits, across all channels, made by the same customer in a single day in one particular tenor bucket would be the rate which is applicable for the aggregate value or the individual value whichever is lower. Whereas, for Fixed Deposit Interest Rate Greater Than Or Equal To 3 Cr but Less Than 5 Cr, the interest rate applicable on multiple deposits, across all channels, made by the same customer in a single day in one particular tenor bucket would be the rate which is applicable for the aggregate value. As interest rates are subject to change without prior notice, depositor shall ascertain the rates on the value date of FD |
| Tenor Bucket | Tenor Bucket "means the various tenure slabs as updated in the interest rate sheet on the website. For ex: e.g., ”1 Y 1d to 2 Y’ is one particular tenor bucket, similarly “5 Y 1 d to 10 Y“ is also one particular tenor bucket. The Minimum tenure for earning FD interest is 7 days. |
| Senior Citizens | Only Senior Citizens / Retired Personnel (60 years and above) who are Resident Individuals are eligible. The special rates are applicable only for Resident deposits. |
| TDS | Tax at Source is deducted as per the Income Tax regulations prevalent from time to time |
| Premature Withdrawal | With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% less (penalty as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate. Prior to July 22nd, 2023, For Premature Closure (for all amounts, and for including Sweep In / Partial Withdrawal), the final rate applicable will be 1% below that of the lower of either: a) the rate for the original /contracted tenor for which deposit has been booked or b) the base rate applicable for the tenor for which the deposit has been in force with the bank except for the deposits booked with tenor 7-14 days. For deposits booked on or after 7 March 2019 the base rate applicable to deposits in point b above is the Rate Applicable to Deposits of Less than 2 Crores, as on the date of the deposit. Prior to FD's booked on 7 March 2019, the base rate is the rate applicable to deposits of Less than 1 crore as on the date of deposit |
| Exemption from penalty on premature withdrawal | Central or State Government establishments such as Apex Bodies, Union Government, State Government, Union Territories Government, Legislature, Judiciary, Embassies, Missions, Panchayat, District, Local Body and certain other entities which are 100% owned by Government shall be eligible for exemption from penalty applicable on premature withdrawal of Fixed deposits for Deposits booked/renewed on or after 1st July’23. Customers who wish to avail this facility on new booking or renewal, are requested to visit nearest Branch prior to new booking or date of renewal of deposit with request letter and requisite documents (if required). For more details, Please contact your Branch/Relationship Manager. Please note this facility will not be available for online booking of FD. |

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TITLE 1: Important Notes: Resident Customers

TITLE 2: When you open a Fixed deposit with HDFC Bank Interest on Term Deposits is calculated as below:

|  |  |
| --- | --- |
| 0 | 1 |
| Fixed Deposits for the tenor <= 6 months | Simple Interest is paid |
| Fixed Deposits for the tenor > 6 months with Quarterly Interest Payout option | On a Quarterly basis |
| Fixed Deposits for the tenor > 6 months with Monthly Interest Payout option | Interest is calculated for the quarter and paid monthly at a discounted rate over the standard deposit rate |
| Fixed Deposits for the tenor > 6 months with Interest Reinvestment option | Cumulative Interest for the Quarter is added to the Principal in subsequent quarter and interest is calculated on total amount |

---------------------------

TITLE 1: Historic Rates

TITLE 2: Important Notes: NRI Customers

|  |  |
| --- | --- |
| 0 | 1 |
| Interest Rates | Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the bank. When booking FD through NetBanking please note the actual interest rate being applied on the "Confirm" screen. This screen appears before you confirm your request for opening a new FD. In order to see the latest information, we request you to clear your browsers cache to see the updated interest rates. It is reiterated that the interest rate applicable on multiple deposits, across all channels, made by the same customer in a single day in one particular tenor bucket would be the rate which is applicable for the aggregate value or the individual value whichever is lower. ​​​​​​​As interest rates are subject to change without prior notice, depositor shall ascertain the rates on the value date of FD |
| Tenor Bucket | Tenor Bucket "means the various tenure slabs as updated in the interest rate sheet on the website . For ex: e.g.” 1 Y 1d to 2 Y “ is one particular tenor bucket, similarly “ 5 Y 1 d to 10 Y “ is also one particular tenor bucket. The Minimum tenor for earning the interest on NRO Fixed Deposit is 7 days. The Minimum tenor for earning the interest on NRE Fixed Deposit is 1 year. |
| Senior Citizens | The Senior Citizen Rates are only for Resident Indians and do not apply to NRIs. |
| TDS | Tax at Source is deducted as per the Income Tax regulations prevalent from time to time (applicable on NRO Fixed Deposits) |
| Premature Withdrawal | No Interest will be paid if the NRE Deposit is prematurely withdrawn before 1 year. No Penalty will be levied on premature closure of NRE Fixed Deposit. Partial premature withdrawal and sweep-in facility is not allowed for NRE/NRO fixed deposits booked between 5 Crore to less than 25 Crore. With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal on NRO Deposits will be 1% less of the rate on the date of deposit booked for the period for which deposit remained with the bank and not at the contracted rate. With effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal on NRE Deposits will be the rate on the date of deposit booked for the period for which deposit remained with the bank and not at the contracted rate. Prior to July 22nd, 2023, For Premature Closure (for all amounts, and for including Sweep In / Partial Withdrawal), the final rate applicable on NRO Deposits will be 1% Below that of the lower of either: a) the rate for the original /contracted tenor for which deposit has been booked or b) the base rate applicable for the tenor for which the deposit has been in force with the bank except for the deposits booked with tenor 7-14 days. Prior to July 22nd, 2023, For Premature Closure (for all amounts, and for including Sweep In / Partial Withdrawal), the final rate applicable on NRE Deposits will be lower of either: a) the rate for the original /contracted tenor for which deposit has been booked or b) the base rate applicable for the tenor for which the deposit has been in force with the bank. For deposits booked on or after 7th march'19, the base rate is the rate applicable to deposits of less than Rs.2 Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs.1 Cr as on the date of booking the deposit. |

---------------------------

TITLE 1: Important Notes: NRI Customers

TITLE 2: The Interest on Term Deposits for the deposits booked by us, is calculated as below:

|  |  |
| --- | --- |
| 0 | 1 |
| Fixed Deposits for the tenor <= 6 months | Simple Interest is paid |
| Fixed Deposits for the tenor > 6 months with Quarterly Interest Payout option | On a Quarterly basis |
| Fixed Deposits for the tenor > 6 months with Monthly Interest Payout option | Interest is calculated for the quarter and paid monthly at a discounted rate over the standard deposit rate |
| Fixed Deposits for the tenor > 6 months with Interest Reinvestment option | Cumulative Interest for the Quarter is added to the Principal in subsequent quarter and interest is calculated on total amount |

### Action: website| Timestamp: 09092025 15:20:27| Present: False| Count: 0

Website: https://www.hdfcbank.com/personal/resources/interest-rates-for-5-cr-and-above

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:20:31| Present: True| Count: 1

Website: https://www.hdfcbank.com/personal/resources/interest-rates-for-5-cr-and-above

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TITLE 1: All You Need To Know

TITLE 2: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.. ​​​​​​​DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) | RATES - DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 5 Cr (Withdrawable) |
| APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 |
| Period | 5crore<5.25 crore | >=5.25 crore <5.50 crore | >=5.50 crore <24.75 crore | >=24.75 crore to <25 crore | >= 25crore to < 50 crore | >= 50 crore to < 100 crore | >=100 crore to < 200 crore | >=200 crore to <500 crore | >= 500 crore to < 1000 crore | >= 1000 crore |
| 7 - 14 days | 4.00% | 4.00% | 4.00% | 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% | 4.00% | 4.00% | 4.00% |
| 30-45 days | 4.75% | 4.00% | 4.75% | 4.00% | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% |
| 46-60 days | 5.00% | 4.00% | 5.00% | 4.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 61-88 days | 5.25% | 4.00% | 5.25% | 4.00% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| 89 days <= 120 Days | 5.50% | 4.00% | 5.50% | 4.00% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 121 days <= 150 days | 5.50% | 4.00% | 5.50% | 4.00% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 151 days <=6 Months | 5.50% | 4.00% | 5.50% | 4.00% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% |
| 6 months 1 day <=9months | 5.75% | 4.00% | 5.75% | 4.00% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% |
| 9 months 1 day to < 1 Year | 6.00% | 4.25% | 6.00% | 4.25% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 1 Year to < 15 months | 6.15% | 4.25% | 6.15% | 4.25% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |
| 15 months to < 18 months | 6.15% | 4.25% | 6.15% | 4.25% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |
| 18 months to < 21 months | 6.15% | 4.25% | 6.15% | 4.25% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |
| 21 months to 2 years | 6.15% | 4.25% | 6.15% | 4.25% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |
| 2 year 1 day to 3 years | 6.25% | 4.25% | 6.25% | 4.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |
| 3 year 1 day to 5 years | 6.35% | 4.25% | 6.35% | 4.25% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% |
| 5 year 1 day to 10 years | 6.15% | 4.25% | 6.15% | 4.25% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |

### Action: website| Timestamp: 09092025 15:20:41| Present: False| Count: 0

Website: https://www.hdfcbank.com/personal/resources/non-withdrawable-interest-rates-for-2-cr-above

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:20:46| Present: True| Count: 1

Website: https://www.hdfcbank.com/personal/resources/non-withdrawable-interest-rates-for-2-cr-above

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TITLE 1: All You Need To Know

TITLE 2: Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.. ​​​​​​​NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr | RATES - NON WITHDRAWABLE DOMESTIC/NRE/NRO TERM DEPOSITS FOR AMOUNTS EQUAL & MORE THAN RS. 2 Cr |
| APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 | APPLICABLE FOR 3rd September, 2025 |
| Period | 2 crore to < 5 crore | 5crore<5.25 crore | >=5.25 crore <5.50 crore | >=5.50 crore <24.75 crore | >=24.75 crore to <25 crore | >= 25crore to < 50 crore | >= 50 crore to < 100 crore | >=100 crore to < 200 crore | >=200 crore to <500 crore | >= 500 crore to < 1000 crore | >= 1000 crore |
| 89 days <= 120 Days | nan | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% |
| 121 days <= 150 days | nan | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% |
| 151 days <=6 Months | nan | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% | 5.85% |
| 6 months 1 day <=9months | nan | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 9 months 1 day to < 1 Year | nan | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% |
| 1 Year to < 15 months | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |
| 15 months to < 18 months | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |
| 18 months to < 21 months | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |
| 21 months to 2 years | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |
| 2 year 1 day to 3 years | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% |
| 3 year 1 day to 5 years | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% | 6.45% |
| 5 year 1 day to 10 years | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |

## >> PVB\_9 : ICICI Bank

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### Action: tablist| Timestamp: 09092025 15:23:39| Present: True| Count: 27

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

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TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: 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.

TITLE 2: 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

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TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: 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.

TITLE 2: 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

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TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: 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.

TITLE 2: 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

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TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: 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.

TITLE 2: 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

---------------------------

TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: 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.

TITLE 2: 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

---------------------------

TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: 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.

TITLE 2: 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

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TITLE 1: Fixed Deposit Interest Rates Senior Citizens (60+ years) can enjoy rates up to 7.10% per annum and General Citizens can benefit from rates up to 6.60% per annum. OPEN FIXED DEPOSIT FIXED DEPOSIT DETAILS

TITLE 2: FD Interest Rate for General and Senior Citizens(w.e.f. from September 9, 2025)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

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|  |  |  |
| --- | --- | --- |
| 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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|  |  |  |
| --- | --- | --- |
| 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

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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|  |  |  |
| --- | --- | --- |
| 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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TITLE 1: HTML DOESNT HAVE HEADER

FD with Premature Withdrawal option

## >> PVB\_10 : IDBI Bank

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### Action: table| Timestamp: 09092025 15:24:14| Present: True| Count: 67

Website: https://www.idbi.bank.in/interest-rates.aspx

---------------------------

TITLE 1: Home Domestic Interest Rates Domestic Interest Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Home Domestic Interest Rates Domestic Interest Rates

TITLE 2: Overview

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

---------------------------

TITLE 1: Home Domestic Interest Rates Domestic Interest Rates

TITLE 2: 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% |

---------------------------

TITLE 1: Home Domestic Interest Rates Domestic Interest Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Home Domestic Interest Rates Domestic Interest Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Home Domestic Interest Rates Domestic Interest Rates

TITLE 2: 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

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

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

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

---------------------------

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TITLE 2: The interest rate structure is as under:

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: The interest rate structure is as under:

TITLE 2: 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% |

---------------------------

TITLE 1: The interest rate structure is as under:

TITLE 2: 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 |

---------------------------

TITLE 1: The interest rate structure is as under:

TITLE 2: 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

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TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Loan for Insurance Premium

TITLE 2: SOLAR ROOFTOP FINANCE

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

---------------------------

TITLE 1: Loan for Insurance Premium

TITLE 2: SOLAR ROOFTOP FINANCE

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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. |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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. |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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. |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

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

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Anchor Rates are Average of Weighted Avg. Yield of Auction of 91 Days and 364 days TB undertaken by RBI during the calendar quarter

TITLE 2: Terms & Conditions

|  |  |
| --- | --- |
| 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 % |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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) |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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 |

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TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

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

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Introduction of IDBI Chiranjeevi-Super Senior Citizen FD exclusive for resident individuals aged 80 years and above effective from January 13, 2025.

TITLE 2: The interest rate structure is as under:

|  |  |
| --- | --- |
| 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. |

---------------------------

TITLE 1: (\*) Collateral Management Charges shall be recovered separately, if applicable, at actuals.

TITLE 2: Interest Rates on Micro Loans

|  |  |
| --- | --- |
| 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. |

### Action: website| Timestamp: 09092025 15:24:19| Present: False| Count: 0

Website: https://www.idbi.bank.in/nri-interest-rates.aspx

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:24:24| Present: True| Count: 8

Website: https://www.idbi.bank.in/nri-interest-rates.aspx

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TITLE 1: NRI Interest Rates Interest Rates

TITLE 2: Overview

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: NRI Interest Rates Interest Rates

TITLE 2: 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 |

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TITLE 1: Utsav Callable FD (Revised Rates w.e.f. July 18, 2025 )

TITLE 2: 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. |

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TITLE 1: Utsav Callable FD (Revised Rates w.e.f. July 18, 2025 )

TITLE 2: 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. |

---------------------------

TITLE 1: Utsav Callable FD (Revised Rates w.e.f. July 18, 2025 )

TITLE 2: Discontinuation of Special Non-Callable Option FD under RTD segment for all Tenures effective from June 18, 2025.

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

---------------------------

TITLE 1: Utsav Callable FD (Revised Rates w.e.f. July 18, 2025 )

TITLE 2: 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. |

---------------------------

TITLE 1: Utsav Callable FD (Revised Rates w.e.f. July 18, 2025 )

TITLE 2: 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% |

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TITLE 1: Utsav Callable FD (Revised Rates w.e.f. July 18, 2025 )

TITLE 2: 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

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### Action: download| Timestamp: 09092025 15:24:42| Present: True| Count: 6

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

---------------------------

TITLE 1: Interest-rates-on-Savings-Deposits-wef-03rd-Sept-2025.pdf

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Interest-Rates-on-Retail-Deposits-3rd-September-2025.pdf

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Interest-rates-on-deposits-above-Rs-3-crs-wef-29082025.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Interest-Rates-on-FCNR-deposits-upto-and-above-1-million-14th-July-2025.pdf

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Interest-rates-on-Global-Saving-Account-website-23-07-2025.pdf

|  |  |
| --- | --- |
| 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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TITLE 1: Interest-Rates-on-Gift-City-Fixed-Deposits-website-23-07-2025.pdf

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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

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### Action: table| Timestamp: 09092025 15:25:13| Present: True| Count: 30

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

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TITLE 1: Premature Withdrawal Allowed Fixed Deposit Interest Rate Less Than 3 Crs

TITLE 2: Domestic /NRO/ NRE/Senior Citizen Fixed Deposit Rates (all in %) w.e.f. 1st Aug’25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Allowed Fixed Deposit Interest Rate Less Than 3 Crs

|  |
| --- |
| 0 |
| 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) |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Allowed Fixed Deposit Interest Rate Less Than 3 Crs

|  |
| --- |
| 0 |
| 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. |

---------------------------

TITLE 1: Premature Withdrawal Allowed Fixed Deposit Interest Rate 3 Crs to less than 5 Crs

TITLE 2: Domestic /NRO/ NRE Fixed Deposit Rates (all in %) w.e.f. 1st Aug’25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Allowed Fixed Deposit Interest Rate 3 Crs to less than 5 Crs

|  |
| --- |
| 0 |
| 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) |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Allowed Fixed Deposit Interest Rate 3 Crs to less than 5 Crs

|  |
| --- |
| 0 |
| 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. |

---------------------------

TITLE 1: Premature Withdrawal Not Allowed Fixed Deposit Interest Rate Above 1 Cr to less than 3 Crs

TITLE 2: Domestic /NRO/ NRE Fixed Deposit Rates (all in %) w.e.f. 1st Aug’25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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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TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Not Allowed Fixed Deposit Interest Rate Above 1 Cr to less than 3 Crs

|  |
| --- |
| 0 |
| 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) |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Not Allowed Fixed Deposit Interest Rate Above 1 Cr to less than 3 Crs

|  |
| --- |
| 0 |
| 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. |

---------------------------

TITLE 1: Premature Withdrawal Not Allowed Fixed Deposit Interest Rate 3 Cr to less than 5 Crs

TITLE 2: Domestic /NRO/ NRE Fixed Deposit Rates (all in %) w.e.f. 1st Aug’25

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Not Allowed Fixed Deposit Interest Rate 3 Cr to less than 5 Crs

|  |
| --- |
| 0 |
| 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) |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Premature Withdrawal Not Allowed Fixed Deposit Interest Rate 3 Cr to less than 5 Crs

|  |
| --- |
| 0 |
| 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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TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Recurring Deposits Rates

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: FCNR / RFC Deposits Interest Rate

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: GIFT City IBU Term Deposit Rates

|  |  |  |  |
| --- | --- | --- | --- |
| 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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TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: GIFT City IBU Term Deposit Rates

|  |  |  |  |
| --- | --- | --- | --- |
| 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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TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Savings Bank Account Interest Rates

|  |  |
| --- | --- |
| 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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TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

TITLE 2: (Please clear browser history/cookies to access the latest effective interest rates.)

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

TITLE 2: (Please clear browser history/cookies to access the latest effective interest rates.)

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

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: MCLR Rate Marginal Cost of Funds Based Lending Rate Rates are effective from Aug 22, 2025

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Base Rate

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

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: BPL Rate

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

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TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

TITLE 2: (Please clear browser history/cookies to access the latest effective interest rates.)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (Major Currencies) | As on 09-09-2025 (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 | 23.22 | 24.69 | 23.07 | 24.84 | 23.01 | 24.9 | 23.16 | 24.75 |
| AUD | AUSTRALIAN DOLLAR | 56.86 | 59.21 | 56.3 | 59.77 | 56.08 | 59.99 | 56.64 | 59.43 |
| CAD | CANADIAN DOLLAR | 62.55 | 64.9 | 61.99 | 65.46 | 61.77 | 65.68 | 62.33 | 65.12 |
| CHF | SWISS FRANC | 109.39 | 112.56 | 108.82 | 113.13 | 108.59 | 113.36 | 109.16 | 112.79 |
| DKK | DANISH KRONES | 13.52 | 14.21 | 13.42 | 14.31 | 13.38 | 14.35 | 13.48 | 14.25 |
| EUR | EURO | 101.83 | 105.17 | 101.08 | 105.92 | 100.79 | 106.21 | 101.53 | 105.47 |
| GBP | POUND STERLING | 117.38 | 121.17 | 116.49 | 122.06 | 116.13 | 122.42 | 117.02 | 121.53 |
| HKD | HONG KONG DOLLAR | 10.94 | 11.65 | 10.87 | 11.72 | 10.84 | 11.75 | 10.91 | 11.68 |
| JPY | YEN | 58.24 | 61.16 | 57.57 | 61.83 | 57.3 | 62.1 | 57.97 | 61.43 |
| NOK | NORWEGIAN KRONE | 8.36 | 9.25 | 8.26 | 9.35 | 8.23 | 9.38 | 8.32 | 9.29 |
| NZD | NEW ZEALAND DOLLAR | 51.08 | 53.47 | 50.66 | 53.89 | 50.49 | 54.06 | 50.91 | 53.64 |
| SAR | SAUDI RIYAL | 22.64 | 24.26 | 22.49 | 24.41 | 22.43 | 24.47 | 22.58 | 24.32 |
| SEK | SWEDISH KRONA | 8.91 | 9.9 | 8.83 | 9.98 | 8.8 | 10.01 | 8.88 | 9.93 |
| SGD | SINGAPORE DOLLAR | 67.5 | 69.72 | 67.07 | 70.15 | 66.9 | 70.32 | 67.33 | 69.89 |
| THB | THAI BAHT | 2.67 | 2.89 | 2.67 | 2.89 | 2.67 | 2.89 | 2.67 | 2.89 |
| USD | U.S. DOLLARS | 86.47 | 89.47 | 85.68 | 90.26 | 85.38 | 90.56 | 86.16 | 89.78 |
| ZAR | RAND | 4.75 | 5.32 | 4.67 | 5.4 | 4.63 | 5.44 | 4.72 | 5.35 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Bank Rate Q4 2024 -2025

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: (Please clear browser history/cookies to access the latest effective interest rates.)

TITLE 2: Annual Percentage Rate Q4 2024 - 2025

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

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

---------------------------

TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

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

---------------------------

TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

TITLE 2: Please clear browser history/cookies to access the latest effective interest rates.

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

---------------------------

TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Term Deposit Savings Bank Account Interest Rate MCLR Rate FX Rates Vehicle Loans Interest Rates Personal Loan Interest Rates & Charges Personal Loan on Credit Card Interest Rates & Charges Business Loan Interest Rate & Charges

|  |  |
| --- | --- |
| 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% |

### Action: download| Timestamp: 09092025 15:25:19| Present: True| Count: 2

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

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TITLE 1: Callable.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| IndusInd Bank |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 09-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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TITLE 1: Non-Callable.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| IndusInd Bank |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 09-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

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### Action: table| Timestamp: 09092025 15:25:42| Present: True| Count: 21

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

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TITLE 1: Interest Rates Discover competitive interest rates at J&K Bank, tailored for savings, fixed deposits, and loans to maximize your financial growth. Explore our attractive offerings on JKbank.com for secure and rewarding banking solutions

TITLE 2: 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% |

---------------------------

TITLE 1: Domestic Term Deposits

TITLE 2: Interest Rates on Domestic Term Deposits of less than Rs. 3.00 Crore w.e.f August 11, 2025

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Interest Rates on Domestic Term Deposits of less than Rs. 3.00 Crore w.e.f August 11, 2025

TITLE 2: The Interest rates applicable for Withdrawable Term Deposits 3.00 Crore to less than 5.00 Crore w.e.f August 11, 2025 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: The Interest rates applicable for Withdrawable Term Deposits 3.00 Crore to less than 5.00 Crore w.e.f August 11, 2025 are as under:

TITLE 2: The Interest rates applicable for Non-Withdrawable Term Deposits 3.00 Crore to less than 5.00 Crore w.e.f August 11,2025 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: The Interest rates applicable for Withdrawable Term Deposits 3.00 Crore to less than 5.00 Crore w.e.f August 11, 2025 are as under:

TITLE 2: The Interest rates applicable for Non-Withdrawable Term Deposits 3.00 Crore to less than 5.00 Crore w.e.f August 11,2025 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Bulk Deposit Rates Callable & Non Callable Click here to download

TITLE 2: Loans and Advances

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Loans and Advances

TITLE 2: MCLR

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Loans and Advances

TITLE 2: MCLR

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Housing Loan Repo Linked Lending Rate (HLRLLR)

TITLE 2: Following schedule will be followed for arriving at applicable MCLR of the loan:

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Housing Loan Repo Linked Lending Rate (HLRLLR)

TITLE 2: Following schedule will be followed for arriving at applicable MCLR of the loan:

|  |  |
| --- | --- |
| 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 |

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TITLE 1: Following schedule will be followed for arriving at applicable MCLR of the loan:

TITLE 2: Reset linked to date of disbursement/ renewal/ review of credit facilityIn case of loans with reset clause, applicable MCLR will be determined by the frequency of reset prescribed in the sanction letter for the particular loan and will be applicable as per below structure:-

|  |  |
| --- | --- |
| 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 |

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TITLE 1: Reset linked to date of disbursement/ renewal/ review of credit facilityIn case of loans with reset clause, applicable MCLR will be determined by the frequency of reset prescribed in the sanction letter for the particular loan and will be applicable as per below structure:-

TITLE 2: INTEREST RATE STRUCTURE

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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) |

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TITLE 1: INTEREST RATE STRUCTURE

TITLE 2: External Benchmark/ Repo Linked Lending Rate (RLLR)

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

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TITLE 1: INTEREST RATE STRUCTURE

TITLE 2: External Benchmark/ Repo Linked Lending Rate (RLLR)

|  |  |  |
| --- | --- | --- |
| 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 |

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TITLE 1: Loans and Advances

TITLE 2: MCLR

|  |  |  |
| --- | --- | --- |
| 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. |

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TITLE 1: Loans and Advances

TITLE 2: MCLR

|  |  |  |
| --- | --- | --- |
| 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 |

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TITLE 1: Loans and Advances

TITLE 2: MCLR

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: Loans and Advances

TITLE 2: MCLR

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Interest rates on NRI deposits

TITLE 2: The interest rates applicable on FCNR (B) deposits w.e.f Aug 11, 2025 shall be as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: Bulk Deposit Rates Callable & Non Callable Click here to download

TITLE 2: Interest rates on NRI deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: RFC Saving Deposits

TITLE 2: The interest rates applicable on RFC Saving deposits w.e.f Aug 11, 2025 shall be as under:

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

### Action: http| Timestamp: 09092025 15:25:44| Present: True| Count: 1

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

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TITLE 1: domestic-rates

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 4.85 | 4.85 | 4.85 | 4.85 | 4.85 | 4.85 | 4.85 |
| 2 | 15-30 Days | 5.10 | 5.10 | 5.10 | 5.10 | 5.10 | 5.10 | 5.10 |
| 3 | 31-45 Days | 5.40 | 5.40 | 5.40 | 5.40 | 5.40 | 5.40 | 5.40 |
| 4 | 46-90 Days | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 | 5.60 |
| 5 | 91-120 Days | 5.70 | 5.70 | 5.70 | 5.70 | 5.70 | 5.70 | 5.70 |
| 6 | 121-180 Days | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| 7 | 181 Days - 210 Days | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 | 6.10 |
| 8 | 211 Days < 1 Year | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 |
| 9 | 1 Year < 18 months | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 | 6.85 |
| 10 | 18 months < 3 Years | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 | 6.60 |
| 11 | 3 years < 5 Years | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| 12 | 5 Years upto 10 years | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 | 6.35 |

## >> PVB\_14 : Karnataka Bank

================================================

### Action: download| Timestamp: 09092025 15:26:09| Present: True| Count: 3

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

---------------------------

TITLE 1: gf-5--61.pdf

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: non-callable-deposit.pdf

|  |  |  |
| --- | --- | --- |
| 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. |

---------------------------

TITLE 1: policy-on-deposits-fy-2025-26.pdf

[Failed to parse: No /Root object! - Is this really a PDF?]

### Action: table| Timestamp: 09092025 15:26:17| Present: True| Count: 11

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

---------------------------

TITLE 1: Click here to view salient features of non-callable term deposit

TITLE 2: Click here to view the Policy on Deposits for FY 2024-25

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Click here to view salient features of non-callable term deposit

TITLE 2: 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 |

---------------------------

TITLE 1: Skip to main content

TITLE 2: Home Deposit Interest Rates

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Skip to main content

TITLE 2: Home Deposit Interest Rates

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Home Deposit Interest Rates

TITLE 2: NRE rupee callable term deposits (w.e.f. 1st AUGUST 2025)

|  |  |  |
| --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Penalty charges for premature withdrawal of domestic callable term deposits.

TITLE 2: 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 |

---------------------------

TITLE 1: Penalty on applicable rate to be levied for premature closure of domestic callable term deposits is as follows:

TITLE 2: Penalty on applicable rate to be levied for premature closure of NRI rupee 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 |

---------------------------

TITLE 1: Home Deposit Interest Rates

TITLE 2: 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. |

---------------------------

TITLE 1: Home Deposit Interest Rates

TITLE 2: Interest on FCNR (B) Deposits & RFC Deposits.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Home Deposit Interest Rates

TITLE 2: Interest on FCNR (B) Deposits & RFC Deposits.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Home Deposit Interest Rates

TITLE 2: Interest on FCNR (B) Deposits & RFC Deposits.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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

================================================

### Action: website| Timestamp: 09092025 15:26:30| Present: False| Count: 0

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

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:26:35| Present: True| Count: 2

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

---------------------------

TITLE 1: Rates of Interest on domestic deposits w.e.f. 26.08.2025.

TITLE 2: 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% |

---------------------------

TITLE 1: Rates of Interest on domestic deposits w.e.f. 26.08.2025.

TITLE 2: 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% |

### Action: website| Timestamp: 09092025 15:26:38| Present: False| Count: 0

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

---------------------------

[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:26:42| Present: True| Count: 1

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

---------------------------

TITLE 1: Marginal Cost of fund based Lending Rate (MCLR)

TITLE 2: 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 |

### Action: website| Timestamp: 09092025 15:26:45| Present: False| Count: 0

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

---------------------------

[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:26:48| Present: True| Count: 1

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

---------------------------

TITLE 1: Bulk Term Deposits

TITLE 2: 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% |

### Action: website| Timestamp: 09092025 15:26:52| Present: False| Count: 0

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

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:26:55| Present: True| Count: 1

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

---------------------------

TITLE 1: FCNR / RFC Deposit Rates

TITLE 2: 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

================================================

### Action: table| Timestamp: 09092025 15:27:16| Present: True| Count: 20

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

---------------------------

TITLE 1: Deposit Accounts

TITLE 2: 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). |

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TITLE 1: Deposit Accounts

TITLE 2: 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. |

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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

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

---------------------------

TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |
| --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: 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 |

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TITLE 1: Recurring Deposits

TITLE 2: FCNR Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: FCNR Deposit

TITLE 2: Penalty on premature withdrawal of FCNR(B) deposits (withdrawn after one year), as per table below:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: FCNR Deposit

TITLE 2: RFC Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: RFC Deposit

TITLE 2: 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 |

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TITLE 1: Loans

TITLE 2: Interest rate range of contracted Consumer loans for the quarter ended June 30th, 2025 for different categories of advances granted to individual borrowers along with Mean interest rate

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

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TITLE 1: Commercial Business

TITLE 2: Interest rate range of contracted Commercial Loans for the quarter ended June 30, 2025 for different categories of advances granted to individual borrowers.

|  |  |  |  |
| --- | --- | --- | --- |
| 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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TITLE 1: Commercial Business

TITLE 2: 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 |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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. |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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. |

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TITLE 1: Commercial Business

TITLE 2: 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. |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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 |

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TITLE 1: Commercial Business

TITLE 2: 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. |

### Action: website| Timestamp: 09092025 15:27:19| Present: False| Count: 0

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

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[Unsupported Datatype: str]

### Action: table| Timestamp: 09092025 15:27:29| Present: True| Count: 21

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

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TITLE 1: Deposit Accounts

TITLE 2: 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). |

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TITLE 1: Deposit Accounts

TITLE 2: 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. |

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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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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TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

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

---------------------------

TITLE 1: Fixed Deposit

TITLE 2: Please note: The definition for retail deposit has been revised from Amt < ₹2 Cr to Amt < ₹3 Cr w.e.f. 14th June 2024. INTEREST RATES FOR DOMESTIC / NRO / NRE FIXED DEPOSITS - PREMATURE WITHDRAWAL ALLOWED

|  |  |
| --- | --- |
| 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% |

---------------------------

TITLE 1: Fixed Deposit

TITLE 2: 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 |

---------------------------

TITLE 1: Recurring Deposits

TITLE 2: FCNR Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: FCNR Deposit

TITLE 2: Penalty on premature withdrawal of FCNR(B) deposits (withdrawn after one year), as per table below:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: FCNR Deposit

TITLE 2: RFC Deposit

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: RFC Deposit

TITLE 2: 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 |

---------------------------

TITLE 1: Loans

TITLE 2: Interest rate range of contracted Consumer loans for the quarter ended June 30th, 2025 for different categories of advances granted to individual borrowers along with Mean interest rate

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Commercial Business

TITLE 2: Interest rate range of contracted Commercial Loans for the quarter ended June 30, 2025 for different categories of advances granted to individual borrowers.

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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 |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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. |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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. |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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. |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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 |

---------------------------

TITLE 1: Commercial Business

TITLE 2: 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. |

---------------------------

TITLE 1: 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

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### Action: table| Timestamp: 09092025 15:28:16| Present: True| Count: 5

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

---------------------------

TITLE 1: Interest Rate

TITLE 2: Interest Rate

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

---------------------------

TITLE 1: Interest Rate

TITLE 2: Interest Rate

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Interest Rate

TITLE 2: Interest Rate

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Interest Rate

TITLE 2: Interest Rate

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Interest Rate

TITLE 2: Interest Rate

|  |  |
| --- | --- |
| 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

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### Action: table| Timestamp: 09092025 15:28:38| Present: True| Count: 16

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

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |
| --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |
| --- | --- |
| 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 |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Deposits Loans Bulk Deposits Forex Rates

TITLE 2: Interest rate per annum on FCNR(B) Deposits with effect from 27th August 2025

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

---------------------------

TITLE 1: Deposits Loans Bulk Deposits Forex Rates

TITLE 2: .table-container{ overflow-y: scroll; -webkit-overflow-scrolling: touch; } @media screen and (min-width: 900px){ .table-container { overflow: visible; } }

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 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% | - | - | - |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Deposits Loans Bulk Deposits Forex Rates

TITLE 2: SCHEMATIC LOANS Interest rates of schematic loans linked to REPO Interest rates of schematic loans linked to MCLR

|  |  |  |
| --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Deposits Loans Bulk Deposits Forex Rates

TITLE 2: SCHEMATIC LOANS Interest rates of schematic loans linked to REPO Interest rates of schematic loans linked to MCLR

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Home Interest Rates

TITLE 2: Deposits Loans Bulk Deposits Forex Rates

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

---------------------------

TITLE 1: Deposits Loans Bulk Deposits Forex Rates

TITLE 2: 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 09-09-2025 09:18 | Selling | Selling | Selling | Buying | Buying | Buying | Buying |
| nan | TT | BILL | TC | TT | BILL | TC | DDSCQ |
| AED( UAE DIRHAM ) | 24.44 | 24.44 | 0.00 | 23.47 | 23.47 | 0.00 | 23.47 |
| AUD( AUSTRALIAN DOLLAR ) | 59.22 | 59.22 | 0.00 | 56.86 | 56.86 | 0.00 | 56.86 |
| CAD( CANADIAN DOLLARS ) | 64.99 | 64.99 | 0.00 | 62.43 | 62.43 | 0.00 | nan |
| CHF( SWISS FRANCS ) | 112.76 | 112.76 | 0.00 | 109.13 | 109.13 | 0.00 | nan |
| EUR( EURO CURRENCY ) | 105.18 | 105.18 | 0.00 | 101.84 | 101.84 | 0.00 | 101.84 |
| GBP( GREAT BRITAIN POUNDS ) | 121.24 | 121.24 | 0.00 | 117.35 | 117.35 | 0.00 | 117.35 |
| JPY( JAPANESE YEN ) | 60.90 | 60.90 | 0.00 | 58.49 | 58.49 | 0.00 | 58.49 |
| SAR( SAUDI RIYAL ) | 23.92 | 23.92 | 0.00 | 22.97 | 22.97 | 0.00 | 22.97 |
| SGD( SINGAPORE DOLLAR ) | 69.99 | 69.99 | 0.00 | 67.20 | 67.20 | 0.00 | 67.20 |
| USD( UNITED STATES DOLLAR ) | 89.39 | 89.39 | 0.00 | 86.56 | 86.56 | 0.00 | 86.56 |

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TITLE 1: Media Room Corporate Magazine SIB Tunes In Media Media Contact Press Release

TITLE 2: Online Services Online Account Opening Online BG Confirmation Request E-Filing Of IT Returns SIBer Trade /Online Trading Online Ticket Booking Online Mobile Recharge Online Offerings/Bookings MSME Online Loan Loan Enquiry Form Instant NPS A/C Opening / Contribution NACH Mandate Creation Online Dispute Resolution Portal

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

## >> PVB\_20 : Tamilnad Mercantile Bank

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### Action: table| Timestamp: 09092025 15:28:49| Present: True| Count: 6

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

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TITLE 1: Deposit Interest Rates

TITLE 2: Overview

|  |  |
| --- | --- |
| 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) |

---------------------------

TITLE 1: Overview

TITLE 2: RATE ON DOMESTIC TERM DEPOSITS & NRO DEPOSITS\* (p.a).

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: Deposit Interest Rates

TITLE 2: Overview

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |

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TITLE 1: Deposit Interest Rates

TITLE 2: Overview

|  |  |  |
| --- | --- | --- |
| 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 |

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TITLE 1: Deposit Interest Rates

TITLE 2: Overview

|  |  |  |
| --- | --- | --- |
| 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 |

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TITLE 1: With effect from 07th August 2025, the rate of interest on FCNR (B) / FCNR Plus / RFC deposits will be revised as detailed below:

TITLE 2: INTEREST RATE FOR 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

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### Action: table| Timestamp: 09092025 15:29:05| Present: True| Count: 6

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

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TITLE 1: Savings Account

TITLE 2: Attention of customers/public is invited on the changes in interest rates Saving Deposits w.e.f. June 16, 2025 Interest rates on Savings Deposit (including NRE/NRO Savings)

|  |  |
| --- | --- |
| 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 |

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TITLE 1: Fixed Deposits – Less than INR 3 crores – Premature Withdrawal Allowed

TITLE 2: 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% |

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TITLE 1: Fixed Deposits – Less than INR 3 crores – Premature Withdrawal NOT Allowed

TITLE 2: Attention of customers/public is invited on the changes in interest rates Fixed Deposits w.e.f. July 22, 2025 Interest Rate on Domestic, NRE & NRO Fixed Deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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% |

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TITLE 1: Recurring Deposits / Smart Recurring Deposits

TITLE 2: Attention of customers/public is invited on the changes in interest rates Recurring Deposits / Smart Recurring Deposits w.e.f. July 22, 2025 Interest Rate on Domestic, NRO & NRE 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% |

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TITLE 1: FCNR(B) / RFC

TITLE 2: Attention of customers/public is invited on the changes in interest rates Fixed Deposits w.e.f. September 01, 2025 Interest Rate on FCNR(B) / RFC deposits

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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% |

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TITLE 1: MCLR

TITLE 2: The Marginal Cost of Funds based Lending Rate (MCLR) with effect from August 22, 2025 for various tenors are as given under:

|  |  |  |  |
| --- | --- | --- | --- |
| 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% |

### Action: download| Timestamp: 09092025 15:29:08| Present: True| Count: 3

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

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TITLE 1: callable-bulk-fd-rates.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Valid for 09.09.2025 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 | 5.65 | 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 | 6.85 | 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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TITLE 1: non-callable-bulk-fd-rates.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Valid for 09.09.2025 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 | 5.65 | 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 | 7.05 | 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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TITLE 1: bulk-floating-rates.pdf

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Valid for 09.09.2025 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 |

## >> PVB\_22 : YES Bank

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### Action: table| Timestamp: 09092025 15:29:26| Present: True| Count: 7

Website: https://www.yesbank.in/personal-banking/yes-individual/deposits/fixed-deposit

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TITLE 1: ... Home / Personal Banking / Yes Individual / Deposits / Fixed Deposit Residents

TITLE 2: Interest Rates on Fixed Deposits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Fixed Deposit Interest Rates w.e.f. 30th Aug, 2025 (less than INR 3 Cr) | Fixed Deposit Interest Rates w.e.f. 30th Aug, 2025 (less than INR 3 Cr) | Fixed Deposit Interest Rates w.e.f. 30th Aug, 2025 (less than INR 3 Cr) | Fixed Deposit Interest Rates w.e.f. 30th Aug, 2025 (less than INR 3 Cr) | Fixed Deposit Interest Rates w.e.f. 30th Aug, 2025 (less than INR 3 Cr) |
| Tenure | Regular | Regular | Senior Citizen | Senior Citizen |
| Tenure | Interest Rates (%P.A.) | AnnualisedYield^ | Interest Rates (%P.A.) | AnnualisedYield^ |
| 7 days to 14 days | 3.25% | 3.25% | 3.75% | 3.75% |
| 15 days to 45 days | 3.50% | 3.50% | 4.00% | 4.00% |
| 46 days to 90 days | 4.50% | 4.50% | 5.00% | 5.00% |
| 91 days to 120 days | 4.75% | 4.75% | 5.25% | 5.25% |
| 121 days to 180 days | 4.75% | 4.75% | 5.25% | 5.25% |
| 181 days to 271 days | 6.00% | 6.14% | 6.50% | 6.66% |
| 272 days to < 12 months | 6.25% | 6.40% | 6.75% | 6.92% |
| 12 months | 6.65% | 6.82% | 7.15% | 7.34% |
| 12 months 1 day < 18 months | 6.75% | 6.92% | 7.25% | 7.45% |
| 18 months | 6.75% | 6.92% | 7.25% | 7.45% |
| 18 months 1 day < 24 months | 7.00% | 7.19% | 7.50% | 7.71% |
| 24 months < 36 months | 7.00% | 7.19% | 7.50% | 7.71% |
| 36 months to < 60 months | 7.00% | 7.19% | 7.75% | 7.98% |
| 60 months | 6.75% | 6.92% | 7.50% | 7.71% |
| 60 months 1 day to <= 120 months | 6.75% | 6.92% | 7.50% | 7.71% |

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TITLE 1: ... Home / Personal Banking / Yes Individual / Deposits / Fixed Deposit Residents

TITLE 2: Interest Rates on Fixed Deposits

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| nan | Individual & Non- Individual | Individual & Non- Individual | Individual & Non- Individual |
| nan | INR 10,000 to < INR 5 Cr | INR 10,000 to < INR 5 Cr | INR 10,000 to < INR 5 Cr |
| Tenure | Repo Rate | Mark-up rate | Rate of Interestapplicable |
| 1 Year to < 18 Months | 5.50% | 1.10% | 6.60% |
| 18 Months to < 3 Years | 5.50% | 1.60% | 7.10% |

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TITLE 1: ... Home / Personal Banking / Yes Individual / Deposits / Fixed Deposit Residents

TITLE 2: Interest Rates on Fixed Deposits

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| nan | Senior Citizen | Senior Citizen | Senior Citizen | Senior Citizen | Senior Citizen | Senior Citizen |
| nan | INR 10,000 to < INR 3 Cr | INR 10,000 to < INR 3 Cr | INR 10,000 to < INR 3 Cr | INR 3 Crore to < INR 5 Cr | INR 3 Crore to < INR 5 Cr | INR 3 Crore to < INR 5 Cr |
| Tenure | Repo Rate | Mark-up rate | Rate of Interestapplicable | Repo Rate | Mark-up rate | Rate of Interestapplicable |
| 1 Year to < 18 Months | 5.50% | 1.60% | 7.10% | 5.50% | 1.55% | 7.05% |
| 18 Months to < 3 Years | 5.50% | 2.10% | 7.60% | 5.50% | 1.85% | 7.35% |

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TITLE 1: ... Home / Personal Banking / Yes Individual / Deposits / Fixed Deposit Residents

TITLE 2: What’s More?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 |
| Tenure of Fixed Deposit (Completed) | Penalty Rate | Penalty Rate | Penalty Rate | Penalty Rate |
| Tenure of Fixed Deposit (Completed) | w.e.f. 5th July 2019 | w.e.f. 16th May 2022 | w.e.f. 08th August 2022 | w.e.f. 03rd November 2023 |
| Less than equal to 181 days | Nil | 0.25% | 0.50% | 0.75% |
| 182 days and above | 0.50% | 0.50% | 0.75% | 1.00% |

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TITLE 1: REPO Rate effective 1st July, 2025: 5.50%

TITLE 2: Rates applicable for INR 10,000 to less than INR 5,00,00,000

|  |  |  |  |
| --- | --- | --- | --- |
| 0 | 1 | 2 | 3 |
| nan | Individual & Non- Individual | Individual & Non- Individual | Individual & Non- Individual |
| nan | INR 10,000 to < INR 5 Cr | INR 10,000 to < INR 5 Cr | INR 10,000 to < INR 5 Cr |
| Tenure | Repo Rate | Mark-up rate | Rate of Interestapplicable |
| 1 Year to < 18 Months | 5.50% | 1.10% | 6.60% |
| 18 Months to < 3 Years | 5.50% | 1.60% | 7.10% |

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TITLE 1: REPO Rate effective 1st July, 2025: 5.50%

TITLE 2: Rates applicable for INR 10,000 to less than INR 5,00,00,000

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| nan | Senior Citizen | Senior Citizen | Senior Citizen | Senior Citizen | Senior Citizen | Senior Citizen |
| nan | INR 10,000 to < INR 3 Cr | INR 10,000 to < INR 3 Cr | INR 10,000 to < INR 3 Cr | INR 3 Crore to < INR 5 Cr | INR 3 Crore to < INR 5 Cr | INR 3 Crore to < INR 5 Cr |
| Tenure | Repo Rate | Mark-up rate | Rate of Interestapplicable | Repo Rate | Mark-up rate | Rate of Interestapplicable |
| 1 Year to < 18 Months | 5.50% | 1.60% | 7.10% | 5.50% | 1.55% | 7.05% |
| 18 Months to < 3 Years | 5.50% | 2.10% | 7.60% | 5.50% | 1.85% | 7.35% |

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TITLE 1: \*Mark-up rate is the additional rate of interest offered by the bank over and above the base rate which is REPO rate in this case

TITLE 2: Premature Withdrawal Penalty Structure (For less than INR 5 Cr)

|  |  |
| --- | --- |
| 0 | 1 |
| Tenure of Fixed Deposit | Penalty Rate |
| 7 days to 90 days | 3.00% |
| 91 days to 181 days | 2.50% |
| 182 days and < 12 months | 2.00% |
| 12 months to < 36 months | 1.00% |