



### **Interest Rates on INR Deposit**

Effective 03/01/2023

Tenor	FD With Pre closure (%)	FD w/o pre closure (%)	FD with Preclosure (%)
Amount	Max INR 2 Crs	Max INR 2 Crs	Greater Than INR 2 Crs
7 – 14 days	4.85	4.85	5.10
15 – 28 days	4.95	4.95	5.20
29 – 45 days	4.95	4.95	5.20
46 – 90 days	5.00	5.00	5.25
91 – 180 days	5.15	5.15	5.40
181 – 365 days	5.20	5.20	5.45
Above 1Y to 3Y	5.25	5.30	

*Premature withdrawal charges 1%*

### **Interest Rates on Saving Bank A/C:**

The Saving Bank A/C interest Rate is kept unchanged at 3%

### **Base Rate:**

Base Rate effective 1st October 2015 is 9.20%

### **MCLR with effect from 1 August 2023:**

Tenor	MCLR
Overnight	7.75%
One-month	7.75%
Three-months	7.85%
Six months	7.95%
Twelve months	8.01%
Two Years	8.19%
Three Years	8.22%