



Interest rates on deposits

Rates for Deposits less than Rs
1 Crore

Period	Less than INR 1 Cr
7 - 14 days	4.00%
15 - 29 days	5.00%
30 - 45 days	6.25%
46 - 60 days	7.00%
61 - 90 days	7.00%
91 - 180 days	7.25%
181 - 270 days	7.75%
271 - 365 days	8.00%
366 - 400 days	8.25%
401 - 540 days	8.00%
541 - 731 days	7.75%
732 - 1095 days	7.50%
3 years 1days - 5 years	7.50%
5 Year 1 Day - 8 Years	7.50%
8 Year 1 Day - 10 Years	7.50%

The incentive for Senior Citizens will be at an additional spread of 0.50% over the above rate. For Deposits of Rs. 1 Cr and above, please contact Branch Manager.

Card Rates up to 6 months are on "simple interest" basis. All rates above 6 months shall be quarterly compounded.

Savings Account Interest Rates

Savings Rate

Balance Rs. (Crore)	Rate
Up to 1 Crore	4%
1 Crore and above	6%

Base rate

IDFC Bank's Base Rate effective from Oct 1, 2015 is 9.50%