



Interest Rates on Savings Deposits

Savings Account Rate (Domestic, NRE & NRO)

Interest payable on Savings account will be calculated on a progressive basis, as per the table in the rate slabs described below. Interest is credited monthly in your savings account.

For description of “progressive” with examples, please refer to notes after the table.

Effective from 09th January 2026:

Balance (Rupees)	Rate of Interest (% p.a., Progressive)
<=1 lakh	3.00%
> 1 lakh <= 10 lakhs	5.00%
> 10 lakhs <= 10 crores	6.50%
> 10 crores <= 25 crores	6.00%
> 25 crores <= 100 crores	5.00%
> 100 crores	4.00%

For Example:

1. In case your account balance with us is Rs. 25,000, the interest payable to you will be 3% p.a. on the entire Rs. 25,000.
2. In case your account balance with us is Rs. 10 lacs, the interest payable to you will be 3% p.a. on Rs. 1 lakh and 5% p.a. on Rs. 9 lakhs.
3. In case your account balance with us is Rs. 1 crore, the interest payable to you will be 3% p.a. on Rs. 1 lakh, and 5% p.a. on Rs. 9 lakh, 6.50% p.a. on Rs. 90 lakhs

Important Notes:

- *As per Reserve Bank of India directives, Savings Bank account interest will be calculated on daily end of day balances at the rate of interest as specified by IDFC FIRST Bank from time to time. The periodicity of payment of interest on Savings Bank account is on a monthly basis. Interest will be calculated on progressive balances in each Interest Rate Slab as applicable.*
- *The Interest calculated is rounded up to the nearest rupee and calculation of interest is basis 365 days for the period falling in a non-leap (financial) year and 366 days for the period falling in a leap (financial) year.*
- *Interest rates are subject to periodic changes, please refer the website for latest interest rates.*