Interest rates on deposits - Domestic, NRE, NRO - Rs. 3 crore and above

(effective August 06, 2026)

(I) Domestic, NRE, NRO Interest rates - where Premature withdrawal is NOT permitted for Rs. 3 crore to 27.50 crore:

Period	FD Rates** (Rs. 3 crore – 5 crore)	FD Rates** (> Rs. 5 crore - 10 crore)	FD Rates** (> Rs. 10 crore - 15 crore)	FD Rates** (> Rs. 15 crore - 27.50 crore)
7 - 14 days	4.75%	4.75%	4.75%	4.75%
15 - 35 days	4.90%	4.90%	4.90%	4.90%
36 - 45 days	5.25%	5.25%	5.25%	5.25%
46 - 60 days	5.70%	5.70%	5.70%	5.70%
61 - 91 days	6.30%	6.30%	6.30%	6.30%
92 - 180 days	6.50%	6.50%	6.50%	6.50%
181 - 270 days	6.50%	6.50%	6.50%	6.50%
271 - 366 days	6.50%	6.50%	6.50%	6.50%
367 – 399 days	7.00%	7.00%	7.00%	7.00%
400 - 499 days	6.85%	6.85%	6.85%	6.85%
500 - 540 days	6.85%	6.85%	6.85%	6.85%
541 - 731 days	6.85%	6.85%	6.85%	6.85%
732 - 1095 days	6.85%	6.85%	6.85%	6.85%
3 years - 5 years	6.80%	6.80%	6.80%	6.80%
5 Year 1 Day - 8 Years	6.80%	6.80%	6.80%	6.80%
8 Year 1 Day - 10 Years	6.80%	6.80%	6.80%	6.80%

<u> Notes:</u>**

- *Terms and conditions applicable to fixed deposits without premature withdrawal facility shall be as per the guidelines prescribed by Reserve Bank of India (RBI) in this regard from time to time.*
- *Fixed Deposit shall not have any premature withdrawal facility i.e. fixed Deposit cannot be closed by the depositor before expiry of the term of such deposit. However, Bank may allow premature withdrawal of these deposits in exceptional circumstances such as (a) in the event of any direction from any statutory and/or regulatory authority/or government order or (b) deceased claim settlement cases.*
- *In the event of premature withdrawal of these deposits under the above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit, except in case of deceased claim settlements. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit amount.*
- *Rates up to 180 days are on "simple interest" basis. Interest on tenor above 180 days is payable/compounded on quarterly basis.*
    - *Compound Interest/ re-investment interest is calculated every quarter, and is added to the Principal such that Interest is paid on the Interest earned in the previous quarter as well.*
    - *For deposits with monthly interest pay-out option, the interest shall be calculated for the quarter and paid monthly at a discounted rate over the Standard FD Rate*
- *Calculation of interest is basis 365 days for the period of fixed deposit falling in a non-leap (financial) year and 366 days for the period of fixed deposit falling in a leap (financial) year.*
- *Auto renewal facility is not available for such Fixed Deposits at time of opening of the Fixed Deposit account.*
- *No Lien can be marked against these FDs.*
- *As rates mentioned above are subject to change without prior notice, depositor shall ascertain the rates at the time of placement of FD.*

(II) Domestic, NRE, NRO Interest rates - where Premature withdrawal is permitted for Rs. 3 crore to 27.50 crore:

Period	FD Rates** (Rs. 3 crore – 5 crore)	FD Rates** (> Rs. 5 crore - 10 crore)	FD Rates** (> Rs. 10 crore - 15 crore)	FD Rates** (> Rs. 15 crore – 27.50 crore)
7 - 14 days	4.75%	4.75%	4.75%	4.75%
15 - 35 days	4.90%	4.90%	4.90%	4.90%
36 - 45 days	4.85%	4.85%	4.85%	4.85%
46 - 60 days	5.10%	5.10%	5.10%	5.10%
61 - 91 days	5.70%	5.70%	5.70%	5.70%
92 – 180 days	6.00%	6.00%	6.00%	6.00%
181 - 270 days	6.05%	6.05%	6.05%	6.05%
271 - 366 days	6.35%	6.35%	6.35%	6.35%
367 - 399 days	6.40%	6.40%	6.40%	6.40%
400 - 499 days	6.45%	6.45%	6.45%	6.45%
500 - 540 days	6.45%	6.45%	6.45%	6.45%
541 - 731 days	6.45%	6.45%	6.45%	6.45%
732 - 1095 days	6.40%	6.40%	6.40%	6.40%
3 years - 5 years	6.30%	6.30%	6.30%	6.30%
5 Year 1 Day - 8 Years	6.30%	6.30%	6.30%	6.30%
8 Year 1 Day - 10 Years	6.30%	6.30%	6.30%	6.30%

**** Notes:**

- *Rates up to 180 days are on "simple interest" basis. Interest on tenor above 180 days is payable/compounded on quarterly basis.*
    - *Compound Interest/ re-investment interest is calculated every quarter, and is added to the Principal such that Interest is paid on the Interest earned in the previous quarter as well.*

- *For deposits with monthly interest pay-out option, the interest shall be calculated for the quarter and paid monthly at a discounted rate over the Standard FD Rate*

- *Calculation of interest is basis 365 days for the period of fixed deposit falling in a non-leap (financial) year and 366 days for the period of fixed deposit falling in a leap (financial) year.*

- *Minimum tenure for NRO/ Domestic Deposits is 7 days. Minimum tenure for NRE Deposits is 365 days in a non-leap year and 366 days in a leap year. No interest is payable where deposit has not been in place for applicable minimum tenure.*

- *On premature withdrawal, Interest will be calculated at the lower of the applicable rate (on the date of placement of deposit) for the period the deposit has actually run or the contracted rate, minus a penalty of 1%. However, this penalty will not be applicable for Government entities, Quasi-government entities, Statutory bodies and Regulatory Authorities.*

- *As rates mentioned above are subject to change without prior notice, depositor shall ascertain the rates at the time of placement of FD.*

(III) Domestic, NRE, NRO Interest rates - where Premature withdrawal is NOT permitted for amounts above Rs. 27.50 crore:

Period	FD Rates** (> Rs. 27.50 crs. <= 27.75 crs.)	FD Rates** (> Rs. 27.75 crs. <= Rs. 35 crs.)	FD Rates** (> Rs. 35 crs. <= Rs. 50 crs.)	FD Rates** (> Rs. 50 crs. <= Rs. 75 crs.)	FD Rates** (> Rs. 75 crs. <= Rs. 100 crs.)	FD Rates** (> Rs. 100 crs. <= Rs. 150 crs.)	FD Rates** (> Rs. 150 crs. <= Rs. 200 crs.)	FD Rates** (> Rs. 200 crs. <= Rs. 400 crs)	FD Rates** (> Rs. 400 crs. <= Rs. 750 crs)	FD Rates** (> Rs. 750 crs)
7 - 14 days	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
15 – 35 days	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%
36 – 45 days	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
46 - 60 days	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
61 – 91 days	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%
92 – 149 days	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
150 – 180 days	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
181 – 270 days	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
271 – 364 days	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
365 – 399 days	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
400 – 499 days	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
500 - 540 days	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
541 – 731 days	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
732 – 1095 days	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
3 years – 5 years	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
5 Year 1 day – 8 Years	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
8 Year 1 day – 10 Years	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%

**** Notes:**

- *Terms and conditions applicable to fixed deposits without premature withdrawal facility shall be as per the guidelines prescribed by Reserve Bank of India (RBI) in this regard from time to time.*

- *Fixed Deposit shall not have any premature withdrawal facility i.e. fixed Deposit cannot be closed by the depositor before expiry of the term of such deposit. However, Bank may allow premature withdrawal of these deposits in exceptional circumstances such as (a) in the event of any direction from any statutory and/or regulatory authority/or government order or (b) deceased claim settlement cases.*

- *In the event of premature withdrawal of these deposits under the above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit, except in case of deceased claim settlements. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit amount.*

- *Rates up to 180 days are on "simple interest" basis. Interest on tenor above 180 days is payable/compounded on quarterly basis.*
    - *Compound Interest/ re-investment interest is calculated every quarter, and is added to the Principal such that Interest is paid on the Interest earned in the previous quarter as well.*

- *Monthly Interest Payout option is not available.*

- *Calculation of interest is basis 365 days for the period of fixed deposit falling in a non-leap (financial) year and 366 days for the period of fixed deposit falling in a leap (financial) year.*

- *Auto renewal facility is not available for such Fixed Deposits at time of opening of the Fixed Deposit account.*

- *No Lien can be marked against these FDs*

- *Acceptance of deposits above Rs. 27.50 cr. is at the discretion of the Bank.*

- *As rates mentioned above are subject to change without prior notice, depositor shall ascertain the rates at the time of placement of FD.*

(IV) Domestic, NRE, NRO Interest rates – where Premature withdrawal is permitted for amounts above Rs. 27.50 crore:

Period	FD Rates** (> Rs. 27.50 crs. <= 27.75 crs.)	FD Rates** (> Rs. 27.75 crs. <= Rs. 35 crs.)	FD Rates** (> Rs. 35 crs. <= Rs. 50 crs.)	FD Rates** (> Rs. 50 crs. <= Rs. 75 crs.)	FD Rates** (> Rs. 75 crs. <= Rs. 100 crs.)	FD Rates** (> Rs. 100 crs. <= Rs. 150 crs.)	FD Rates** (> Rs. 150 crs. <= Rs. 200 crs.)	FD Rates** (> Rs. 200 crs. <= Rs. 400 crs)	FD Rates** (> Rs. 400 crs. <= Rs. 750 crs)	FD Rates** (> Rs. 750 crs)
7 - 14 days	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
15 – 35 days	4.75%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%
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5 Year 1 day – 8 Years	4.75%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%
8 Year 1 day – 10 Years	4.75%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%

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- *Monthly Interest Payout option is not available.*

- *Calculation of interest is basis 365 days for the period of fixed deposit falling in a non-leap (financial) year and 366 days for the period of fixed deposit falling in a leap (financial) year.*

- *Minimum tenure for NRO/ Domestic Deposits is 7 days. Minimum tenure for NRE Deposits is 365 days in a non-leap year and 366 days in a leap year. No interest is payable where deposit has not been in place for applicable minimum tenure.*

- *On premature withdrawal, Interest will be calculated at the lower of the applicable rate (on the date of placement of deposit) for the period the deposit has actually run or at the contracted rate, minus a penalty of 1%.. However, this penalty will not be applicable for Government entities, Quasi-government entities, Statutory bodies and Regulatory Authorities.*

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