

Domestic & NRO Deposit Interest rates:

Term Deposit Interest Rate - Applicable for Domestic & NRO w.e.f. 03.12.2024	
Tenor	Rate % p.a. (Applicable for deposits less than 3 crore)
7 days	5.30
8 - 14 days	5.30
15 - 29 days	5.35
30 - 44 days	5.50
45 - 59 days	5.50
60 - 74 days	5.75
75 - 89 days	5.85
90 - 104 days	5.85
105 - 119 days	5.84
120 - 149 days	5.83
150 - 164 days	5.82
165 - 179 days	5.83
180 - 209 days	5.85
210 - 239 days	5.83
240 - 269 days	5.81
270 - 299 days	5.81
300 - 329 days	5.80
330-364 days	5.79
365 to 399 days	5.79
400 days - less than 18 months	5.80
18 months to less than 2 years	5.82
2 years to less than 3 years	5.89
3 years to less than 4 years	5.93
4 years to less than 5 years	6.03
5 years to less than 6 years	6.08
6 years to 7 years	6.12

Notes:

1. Above Rs. 3 Crore deposit rates are uploaded on the website daily. 1% premature withdrawal penalty as applicable.
2. The rates are subject to change without notice. Minimum number of days for which TD should remain with the Bank so as to be eligible for interest = 7 days.
3. Senior Citizen & Staff-Special rate not applicable. Interest compounded quarterly if FD is for 91 days and above. TDS on deposits as applicable.

NRE Deposit Interest rates:

Term Deposit Interest Rate - Applicable for NRE w.e.f. 03.12.2024	
Tenor	Rate % p.a. (Applicable for deposits less than 3 crore)
365 to 399 days	5.79
400 days - less than 18 months	5.80
18 months to less than 2 years	5.82
2 years to less than 3 years	5.89
3 years to less than 4 years	5.93
4 years to less than 5 years	6.03
5 years to less than 6 years	6.08
6 years to 7 years	6.12

Notes:

1. Above Rs. 3 Crore deposit rates are uploaded on the website daily. 1% premature withdrawal penalty as applicable.
2. The rates are subject to change without notice. Minimum number of days for which TD should remain with the Bank so as to be eligible for interest = 7 days.
3. Senior Citizen & Staff-Special rate not applicable. Interest compounded quarterly if FD is for 91 days and above. TDS on deposits as applicable.

FCNR Deposit Interest rates:

Term Deposits Interest Rate-Applicable for FCNR deposits less than USD350,000/GBP300,000/EUR300,000 w.e.f. 14.01.2025 (rate % p.a.)			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
>= 12 months < 24 months	3.09	3.18	0.93
>= 24 months < 36 months	3.28	3.31	1.01
>= 36 months < 48 months	3.39	3.40	1.17
>= 48 months < 60 months	3.21	3.53	1.23
60 months	3.41	3.54	0.95

Notes:

1. The Foreign Currency Non-Resident (FCNR) Deposits interest rates are regulated by the Reserve Bank of India.
2. Above FCNR Term Deposit Interest Rates (% p.a.) are applicable for deposits less than USD 350,000 / GBP 300,000 / EUR 300,000.
3. For FCNR Term Deposits of USD 350,000 / GBP 300,000 / EUR 300,000 or more, same is uploaded on the Website.
4. 1% premature withdrawal penalty as applicable for deposits of 1 year and above. No Interest is payable for deposits of less than 1 year.
5. The rates are subject to change without notice. Interest rate compounded half yearly. Senior Citizen & Staff-Special rate not applicable.

RFC Deposit Interest rates:

Term Deposits Interest rate-Applicable for RFC deposits less than USD350,000/GBP300,000/EUR300,000 w.e.f. 14.01.2025 (rate % p.a.)			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
7 days to <3 months	1.39	1.84	0.01
>=3 months< 12 months	2.24	2.49	0.50
>= 12 months < 24 months	3.09	3.18	0.93
>= 24 months < 36 months	3.28	3.31	1.01
>= 36 months < 48 months	3.39	3.40	1.17
>= 48 months < 60 months	3.21	3.53	1.23
60 months	3.41	3.54	0.95

Note:

1. The Foreign Currency Non-Resident (FCNR) Deposits interest rates are regulated by the Reserve Bank of India.
2. 1% premature withdrawal penalty as applicable for deposits of 1 year and above. No Interest is payable for deposits of less than 1 year.
3. The rates are subject to change without notice. Interest rate compounded half yearly.
4. Senior Citizen & Staff-Special rate not applicable.