

Fixed Deposit Rate of Interest		
TENURE	Callable FDs	
	Upto 3 cr	
	Regular	Senior
7 - 29 Days	3.50%	4.00%
30 - 45 Days	4.25%	4.75%
46 Days to 3 months	4.75%	5.25%
3 months 1 Day to 6 months	5.50%	5.75%
6 months 1 Day to 12 months	6.75%	7.00%
12 months 1 Day to 18 months	8.00%	8.00%
18 months 1 Day to 18 months 2 day	9.00%	9.00%
18 months 3 Day to 36 months	8.25%	8.25%
36 months 1 Day to 60 months	7.75%	8.25%
60 months 1 Day to 120 months	6.50%	6.75%

TENURE	Non-Callable FDs	
	1cr to 3cr	
	Regular	Senior
7 - 29 Days	3.75%	4.25%
30 - 45 Days	4.50%	5.00%
46 Days to 3 months	5.00%	5.50%
3 months 1 Day to 6 months	5.75%	6.00%
6 months 1 Day to 12 months	7.00%	7.25%
12 months 1 Day to 18 months	8.25%	8.25%
18 months 1 Day to 36 months	8.50%	8.50%
36 months 1 Day to 60 months	8.00%	8.50%
60 months 1 Day to 120 months	6.75%	7.00%
* Effective from 10 th June 2025 * Premature withdrawal of callable deposits will incur a penalty of 1% over the interest rate applicable for the actual deposit period * For deposits greater than 3cr, please reach out to bank branches		

Recurring Deposit Rate of Interest			
Tenure From	Tenure Upto	Card Rates up to 2 cr.	Senior Citizen upto 2 cr.
0 Month 7 days	9 Months 0 days	4.50%	4.75%
9 Months 1 days	12 Months 0 days	5.00%	5.25%
12 Months 1 days	24 Months 0 days	7.50%	7.75%
24 Months 1 days	36 Months 0 days	8.50%	8.75%
36 Months 1 days	48 Months 0 days	8.00%	8.25%
48 Months 1 days	60 Months 0 days	8.00%	8.25%
60 Months 1 days	72 Months 0 days	7.50%	7.75%
72 Months 1 days	120 Months 0 days	6.25%	6.50%
* Effective from 22 nd August 2024			

SAVINGS DEPOSIT RATE
Flat 5.50% p.a with interest paid daily
*Last updated on 6 th June 2025

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from 27th October 2024, for various tenors are as given under:

MCLR Rate	
Period	Rate
O/N	17.03%
1M	16.66%
3M	16.68%
6M	16.76%
1 Year	16.91%
2 Year	16.93%
3 Year	16.95%

External Benchmark Rates (EBLR) effective from 9th April 2025 are as under:

EBLR Rate	
EBLR	Rate
O/N	6.00%
1M	6.00%

EBLR Rate	
3M	6.00%
6M	6.00%
1 Year	6.00%