

1) Rates of Interest on Term Deposits:
(a) Deposits above INR 2 Crore: (with effect from 01st Nov 2025)

Period	Rate (% per annum)
7 – 30 Days	4.00%
31 – 90 days	4.10%
91 – 180 days	4.25%
181 – 364 days	4.50%

(The above rates are subject to change on a daily basis. Please contact us for the prevailing rates)
(MIBOR linked deposits will be accepted at Overnight MIBOR in line with our term deposits)

(b) Deposits less than INR 2 Crore: (with effect from 01st Nov 2025)

Sr. No	Maturity Period	Rates of interest (%) per annum for Domestic / NRO Term Deposits	
		Regular	Senior Citizen
1	7 days to 30 days	3.50	3.75
2	31 days to 90 days	3.50	3.75
3	91 days to 180 days	3.60	3.85
4	181 days to 364 days	3.70	3.95
5	365 days to < 2 years	3.75	4.00
6	2 years to < 3 years	3.90	4.15
7	3 years to < 10 years	4.00	4.25
<i>Note: 1. Minimum Deposit amount is INR 25.00 lacs and maximum is INR 2 Crores</i>			
<i>Note: 2. Senior Citizen Rates do not apply to NRIs</i>			

2) Savings Bank (SB) rate: (with effect from 01st Nov 2025)

Rate p.a.	3%
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