

Interest Rates on Domestic Deposits

Deposits - Less than ₹ 5 crores*			w.e.f 17 th January 2026**	
Maturity Period	Interest Rates (percent per annum)			
	General		Senior Citizens	
	Less than ₹ 3 Cr	₹ 3 Cr to less than ₹ 5 Cr	Less than ₹ 3 Cr	₹ 3 Cr to less than ₹ 5 Cr
7 – 14 days	3.00	3.75	3.50	4.25
15 – 29 days	3.00	3.75	3.50	4.25
30 – 45 days	3.25	4.25	3.75	4.75
46 – 60 days	4.00	4.50	4.50	5.00
61 days - 87 days	4.00	4.50	4.50	5.00
88 days – 3 months 24 days	4.50	4.50	5.00	5.00
3 months 25 days < 4 months	4.50	4.25	5.00	4.75
4 months < 6 months	4.50	5.70	5.00	6.20
6 months < 9 months	5.50	5.75	6.00	6.25
9 months < 1 year	5.75	5.95	6.25	6.45
1 year – 1 year 10 days	6.25	6.15	6.75	6.65
1 year 11 days < 13 months	6.25	6.15	6.75	6.65
13 months < 15 months	6.25	6.15	6.75	6.65
15 months < 18 months	6.45	6.50	6.95	7.00
18 Months < 2 years	6.45	6.60	6.95	7.10
2 years < 3 years	6.45	6.60	6.95	7.10
3 years < 5 years	6.45	6.60	6.95	7.10
5 years to 10 years	6.45	6.60	7.20	7.35

Disclaimer - Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.

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**Rates are subject to change without any prior notice. The Bank at its discretion, may disallow premature withdrawal of large deposits for amount Rs.5 crores and above, held by entities other than Individuals and Hindu Undivided Family (HUF).

Deposits General - ₹ 5 crores and above* w.e.f 17 th January 2026**							
Maturity Period	Interest Rates (percent per annum)						
	₹ 5 Cr < ₹ 10 Cr	₹ 10 Cr < ₹ 25 Cr	₹ 25 Cr < ₹ 50 Cr	₹ 50 Cr < ₹ 100 Cr	₹ 100 Cr < ₹ 200 Cr	₹ 200 Cr < ₹ 500 Cr	₹ 500 Cr & Above
7 – 14 days	3.75	3.75	3.75	3.75	3.75	3.75	3.75
15 – 29 days	3.75	3.75	3.75	3.75	3.75	3.75	3.75
30 – 45 days	4.25	4.25	4.25	4.25	4.25	4.25	4.25
46 – 60 days	4.50	4.50	4.50	4.50	4.50	4.50	4.50
61 days - 87 days	4.50	4.50	4.50	4.50	4.50	4.50	4.50
88 days – 3 months 24 days	4.50	4.50	4.50	4.50	4.50	4.50	4.50
3 months 25 days < 4 months	4.25	4.25	4.25	4.25	4.25	4.25	4.25
4 months < 6 months	5.70	5.70	6.00	5.70	5.70	5.70	5.70
6 months < 9 months	5.75	5.75	5.75	5.75	5.75	5.75	5.75
9 months < 1 year	5.95	5.95	5.95	5.95	6.51	5.95	5.95
1 year – 1 year 10 days	6.15	6.15	6.60	6.60	6.70	6.25	6.25
1 year 11 days < 13 months	6.15	6.15	6.15	6.15	6.25	6.25	6.25
13 months < 15 months	6.15	6.15	6.15	6.15	6.25	6.25	6.25
15 months < 18 months	6.15	6.15	6.15	6.15	6.15	6.15	6.15
18 Months < 2 years	6.15	6.15	6.15	6.15	6.15	6.15	6.15
2 years < 3 years	6.25	6.25	6.25	6.25	6.25	6.25	6.25
3 years < 5 years	6.35	6.35	6.35	6.35	6.35	6.35	6.35
5 years to 10 years	6.35	6.35	6.35	6.35	6.35	6.35	6.35

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Deposits for Senior Citizens - ₹ 5 crores and above*							
w.e.f 17 th January 2026**							
Maturity Period	Interest Rates (percent per annum)						
	₹ 5 Cr < ₹ 10 Cr	₹ 10 Cr < ₹ 25 Cr	₹ 25 Cr < ₹ 50 Cr	₹ 50 Cr < ₹ 100 Cr	₹ 100 Cr < ₹ 200 Cr	₹ 200 Cr < ₹ 500 Cr	₹ 500 Cr & Above
7 – 14 days	4.25	4.25	4.25	4.25	4.25	4.25	4.25
15 – 29 days	4.25	4.25	4.25	4.25	4.25	4.25	4.25
30 – 45 days	4.75	4.75	4.75	4.75	4.75	4.75	4.75
46 – 60 days	5.00	5.00	5.00	5.00	5.00	5.00	5.00
61 days - 87 days	5.00	5.00	5.00	5.00	5.00	5.00	5.00
88 days – 3 months 24 days	5.00	5.00	5.00	5.00	5.00	5.00	5.00
3 months 25 days < 4 months	4.75	4.75	4.75	4.75	4.75	4.75	4.75
4 months < 6 months	6.20	6.20	6.50	6.20	6.20	6.20	6.20
6 months < 9 months	6.25	6.25	6.25	6.25	6.25	6.25	6.25
9 months < 1 year	6.45	6.45	6.45	6.45	7.01	6.45	6.45
1 year – 1 year 10 days	6.65	6.65	7.10	7.10	7.20	6.75	6.75
1 year 11 days < 13 months	6.65	6.65	6.65	6.65	6.75	6.75	6.75
13 months < 15 months	6.65	6.65	6.65	6.65	6.75	6.75	6.75
15 months < 18 months	6.65	6.65	6.65	6.65	6.65	6.65	6.65
18 Months < 2 years	6.65	6.65	6.65	6.65	6.65	6.65	6.65
2 years < 3 years	6.75	6.75	6.75	6.75	6.75	6.75	6.75
3 years < 5 years	6.85	6.85	6.85	6.85	6.85	6.85	6.85
5 years to 10 years	7.10	7.10	7.10	7.10	7.10	7.10	7.10

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