

Interest Rates on Domestic Deposits

Deposits - Less than ₹ 5 crores*			w.e.f 12 th June 2025**	
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	4.00	3.50	4.50
15 – 29 days	3.00	4.00	3.50	4.50
30 – 45 days	3.25	5.00	3.75	5.50
46 – 60 days	4.00	5.10	4.50	5.60
61 days - 87 days	4.00	5.35	4.50	5.85
88 days – 3 months 24 days	4.50	5.80	5.00	6.30
3 months 25 days < 4 months	4.50	4.25	5.00	4.75
4 months < 6 months	4.50	5.80	5.00	6.30
6 months < 9 months	5.50	6.05	6.00	6.55
9 months < 1 year	5.75	6.15	6.25	6.65
1 year – 1 year 10 days	6.25	6.30	6.75	6.80
1 year 11 days < 13 months	6.25	6.30	6.75	6.80
13 months < 15 months	6.25	6.30	6.75	6.80
15 months < 18 months	6.60	6.50	7.10	7.00
18 Months < 2 years	6.60	6.50	7.10	7.00
2 years < 3 years	6.50	6.50	7.00	7.00
3 years < 5 years	6.50	6.50	7.00	7.00
5 years to 10 years	6.50	6.50	7.25	7.25

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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Deposits General - ₹ 5 crores and above*				w.e.f 10 th July 2025**			
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	4.00	4.00	4.00	4.00	4.00	4.00	4.00
15 – 29 days	4.00	4.00	4.00	4.00	4.00	4.00	4.00
30 – 45 days	5.00	5.00	4.75	4.75	4.75	4.75	4.75
46 – 60 days	5.10	5.10	5.00	5.00	5.00	5.00	5.00
61 days - 87 days	5.35	5.35	5.25	5.25	5.25	5.25	5.25
88 days – 3 months 24 days	5.80	5.80	5.75	5.75	5.75	5.75	5.75
3 months 25 days < 4 months	4.25	4.25	4.25	4.25	4.25	4.25	4.25
4 months < 6 months	5.80	5.80	5.75	5.75	5.75	5.75	5.75
6 months < 9 months	6.05	6.05	5.90	5.90	6.05	5.90	5.90
9 months < 1 year	6.15	6.15	6.00	6.00	6.00	6.00	6.00
1 year – 1 year 10 days	6.30	6.30	6.15	6.15	6.15	6.15	6.15
1 year 11 days < 13 months	6.30	6.30	6.15	6.15	6.15	6.15	6.15
13 months < 15 months	6.30	6.30	6.15	6.15	6.15	6.15	6.15
15 months < 18 months	6.40	6.40	6.15	6.15	6.15	6.15	6.15
18 Months < 2 years	6.50	6.50	6.15	6.15	6.15	6.15	6.15
2 years < 3 years	6.60	6.60	6.25	6.25	6.25	6.25	6.25
3 years < 5 years	6.60	6.60	6.35	6.35	6.35	6.35	6.35
5 years to 10 years	6.60	6.60	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 10 th July 2025**							
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	4.50	4.50	4.50	4.50	4.50	4.50	4.50
15 – 29 days	4.50	4.50	4.50	4.50	4.50	4.50	4.50
30 – 45 days	5.50	5.50	5.25	5.25	5.25	5.25	5.25
46 – 60 days	5.60	5.60	5.50	5.50	5.50	5.50	5.50
61 days - 87 days	5.85	5.85	5.75	5.75	5.75	5.75	5.75
88 days – 3 months 24 days	6.30	6.30	6.25	6.25	6.25	6.25	6.25
3 months 25 days < 4 months	4.75	4.75	4.75	4.75	4.75	4.75	4.75
4 months < 6 months	6.30	6.30	6.25	6.25	6.25	6.25	6.25
6 months < 9 months	6.55	6.55	6.40	6.40	6.55	6.40	6.40
9 months < 1 year	6.65	6.65	6.50	6.50	6.50	6.50	6.50
1 year – 1 year 10 days	6.80	6.80	6.65	6.65	6.65	6.65	6.65
1 year 11 days < 13 months	6.80	6.80	6.65	6.65	6.65	6.65	6.65
13 months < 15 months	6.80	6.80	6.65	6.65	6.65	6.65	6.65
15 months < 18 months	6.90	6.90	6.65	6.65	6.65	6.65	6.65
18 Months < 2 years	7.00	7.00	6.65	6.65	6.65	6.65	6.65
2 years < 3 years	7.10	7.10	6.75	6.75	6.75	6.75	6.75
3 years < 5 years	7.10	7.10	6.85	6.85	6.85	6.85	6.85
5 years to 10 years	7.35	7.35	7.10	7.10	7.10	7.10	7.10

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