

## Interest Rates on Domestic Deposits

| Deposits - Less than ₹ 5 crores* |                                    |                            | w.e.f 11 <sup>th</sup> August 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                               | 4.80                       | 3.75                                 | 5.30                       |
| 46 – 60 days                     | 4.00                               | 5.05                       | 4.50                                 | 5.55                       |
| 61 days - 87 days                | 4.00                               | 5.30                       | 4.50                                 | 5.80                       |
| 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                               | 5.95                       | 6.00                                 | 6.45                       |
| 9 months < 1 year                | 5.75                               | 6.05                       | 6.25                                 | 6.55                       |
| 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            | 6.50                               | 6.50                       | 7.00                                 | 7.00                       |
| 18 Months < 2 years              | 6.60                               | 6.60                       | 7.10                                 | 7.10                       |
| 2 years < 3 years                | 6.60                               | 6.60                       | 7.10                                 | 7.10                       |
| 3 years < 5 years                | 6.60                               | 6.60                       | 7.10                                 | 7.10                       |
| 5 years to 10 years              | 6.60                               | 6.60                       | 7.35                                 | 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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| Deposits General - ₹ 5 crores and above* |                                    |                         |                         |                          |                           |                           |                     |
|------------------------------------------|------------------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------|
| w.e.f 14 <sup>th</sup> August 2025**     |                                    |                         |                         |                          |                           |                           |                     |
| Maturity Period                          | Interest Rates (percent per annum) |                         |                         |                          |                           |                           |                     |
|                                          | ₹ 5 Cr<br><<br>₹ 10 Cr             | ₹ 10 Cr<br><<br>₹ 25 Cr | ₹ 25 Cr<br><<br>₹ 50 Cr | ₹ 50 Cr<br><<br>₹ 100 Cr | ₹ 100 Cr<br><<br>₹ 200 Cr | ₹ 200 Cr<br><<br>₹ 500 Cr | ₹ 500 Cr<br>& 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                      | 5.00                |
| 30 – 45 days                             | 4.80                               | 4.80                    | 4.75                    | 4.75                     | 4.75                      | 4.75                      | 4.75                |
| 46 – 60 days                             | 5.05                               | 5.05                    | 5.00                    | 5.00                     | 5.00                      | 5.00                      | 5.00                |
| 61 days - 87 days                        | 5.30                               | 5.30                    | 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                      | 5.95                               | 5.95                    | 5.90                    | 5.90                     | 5.90                      | 5.90                      | 5.90                |
| 9 months < 1 year                        | 6.05                               | 6.05                    | 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 14 <sup>th</sup> August 2025** |                                    |                         |                         |                          |                           |                           |                     |
|-------------------------------------------------------------------------------------------|------------------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|---------------------|
| Maturity Period                                                                           | Interest Rates (percent per annum) |                         |                         |                          |                           |                           |                     |
|                                                                                           | ₹ 5 Cr<br><<br>₹ 10 Cr             | ₹ 10 Cr<br><<br>₹ 25 Cr | ₹ 25 Cr<br><<br>₹ 50 Cr | ₹ 50 Cr<br><<br>₹ 100 Cr | ₹ 100 Cr<br><<br>₹ 200 Cr | ₹ 200 Cr<br><<br>₹ 500 Cr | ₹ 500 Cr<br>& 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                      | 5.50                |
| 30 – 45 days                                                                              | 5.30                               | 5.30                    | 5.25                    | 5.25                     | 5.25                      | 5.25                      | 5.25                |
| 46 – 60 days                                                                              | 5.55                               | 5.55                    | 5.50                    | 5.50                     | 5.50                      | 5.50                      | 5.50                |
| 61 days - 87 days                                                                         | 5.80                               | 5.80                    | 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                                                                       | 6.45                               | 6.45                    | 6.40                    | 6.40                     | 6.40                      | 6.40                      | 6.40                |
| 9 months < 1 year                                                                         | 6.55                               | 6.55                    | 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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