

<b>Fixed Deposit Rate of Interest</b>		
<b>TENURE</b>	<b>Callable FDs</b>	
	<b>Upto 3 cr</b>	
	<b>Regular</b>	<b>Senior</b>
7 - 29 Days	3.50%	3.75%
30 - 45 Days	4.25%	4.50%
46 Days to 3 months	4.50%	4.75%
3 months 1 Day to 6 months	5.25%	5.50%
6 months 1 Day to 12 months	6.25%	6.50%
12 months 1 Day to 18 months	7.25%	7.25%
18 months 1 Day to 18 months 2 day	7.75%	7.75%
18 months 3 Day to 36 months	7.50%	7.50%
36 months 1 Day to 60 months	7.00%	7.25%
60 months 1 Day to 120 months	6.50%	6.75%

<b>TENURE</b>	<b>Non-Callable FDs</b>	
	<b>1cr to 3cr</b>	
	<b>Regular</b>	<b>Senior</b>
7 - 29 Days	3.75%	4.00%
30 - 45 Days	4.50%	4.75%
46 Days to 3 months	4.75%	5.00%
3 months 1 Day to 6 months	5.50%	5.75%
6 months 1 Day to 12 months	6.50%	6.75%
12 months 1 Day to 18 months	7.50%	7.50%
18 months 1 Day to 36 months	7.75%	7.75%
36 months 1 Day to 60 months	7.25%	7.50%
60 months 1 Day to 120 months	6.75%	7.00%

\* Effective from 17<sup>th</sup> September 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

<b>Recurring Deposit Rate of Interest</b>			
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	6.25%	6.50%
12 Months 1 days	24 Months 0 days	7.25%	7.25%
24 Months 1 days	36 Months 0 days	7.50%	7.50%
36 Months 1 days	48 Months 0 days	7.00%	7.25%
48 Months 1 days	60 Months 0 days	7.00%	7.25%
60 Months 1 days	72 Months 0 days	6.50%	6.75%
72 Months 1 days	120 Months 0 days	6.50%	6.75%

\* Effective from 17<sup>th</sup> September 2025

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

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from 1<sup>st</sup> July 2025, for various tenors are as given under:

<b>MCLR Rate</b>	
Period	Rate
O/N	15.44%
1M	15.36%
3M	15.53%
6M	15.60%
1 Year	15.63%

External Benchmark Rates (EBLR) effective from 6<sup>th</sup> June 2025 are as under:

<b>EBLR Rate</b>	
EBLR	Rate
O/N	5.50%
1M	5.50%

<b>EBLR Rate</b>	
3M	5.50%
6M	5.50%
1 Year	5.50%