



Domestic & NRO Deposit Interest rates:

Term Deposit Interest Rate - Applicable for Domestic & NRO w.e.f. 21.04.2021	
Tenor	Rate % p.a. (Applicable for deposits less than 2 crore)
7 days	2.20
8 - 14 days	2.21
15 - 29 days	2.25
30 - 44 days	2.30
45 - 59 days	2.40
60 - 89 days	2.50
90 - 119 days	2.60
120 - 180 days	2.65
181 - 240 days	2.79
241 - 270 days	2.85
271 - 364 days	2.87
365 days	2.95
366 - 400 days	2.95
401 days - less than 16 months	3.05
16 months – 2 years	3.28
2 years 1 day – 3 years	3.73
3 years 1 day – 4 years	4.02
4 years 1 day – 5 years	4.59
5 years 1 day – 6 years	4.79
6 years 1 day – 7 years	4.83



Notes:

1. Above Rs. 2 Crore deposit rates are uploaded on the website daily. 1% premature withdrawal penalty as applicable.
2. The rates are subject to change without notice. Minimum number of days for which TD should remain with the Bank so as to be eligible for interest = 7 days.
3. Senior Citizen & Staff-Special rate not applicable. Interest compounded quarterly if FD is for 181 days and above. TDS on deposits as applicable.

NRE Deposit Interest rates:

Term Deposit Interest Rate - Applicable for NRE w.e.f. 21.04.2021	
Tenor	Rate % p.a. (Applicable for deposits less than 2 crore)
365 days	2.95
366 - 400 days	2.95
401 days - less than 16 months	3.05
16 months – 2 years	3.28
2 years 1 day – 3 years	3.73
3 years 1 day – 4 years	4.02
4 years 1 day – 5 years	4.59
5 years 1 day – 6 years	4.79
6 years 1 day – 7 years	4.83



Notes:

1. Above Rs. 2 Crore deposit rates are uploaded on the website daily. 1% premature withdrawal penalty as applicable for deposits of 1 year and above. No Interest is payable for deposits of less than 1 year.
- 2.The rates are subject to change without notice. Interest rate compounded quarterly.
- 3.Senior Citizen & Staff-Special rate not applicable.

FCNR Deposit Interest rates:

Term Deposits Interest rate-Applicable for FCNR deposits less than USD250,000/GBP100,000/EUR100,000 w.e.f. 21.04.2021 (rate % p.a.)			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
>= 12 months < 18 months	0.06	0.01	0.01
>= 18 months < 24 months	0.15	0.05	0.01
>= 24 months < 36 months	0.48	0.26	0.01
>= 36 months < 48 months	0.38	0.50	0.01
>= 48 months < 60 months	0.60	0.65	0.01
60 months	0.77	0.65	0.01

Notes:

- 1.The Foreign Currency Non Resident (FCNR) Deposits interest rates are regulated by the Reserve Bank of India.
- 2.Above FCNR Term Deposit Interest Rates (% p.a.) are applicable for deposits less than USD 250,000/GBP 100,000/EUR 100,000.
- 3.For FCNR Term Deposits of USD 250,000/GBP 100,000/EUR 100,000 or more, same is uploaded on the Website.
4. 1% premature withdrawal penalty as applicable for deposits of 1 year and above. No Interest is payable for deposits of less than 1 year.
- 5.The rates are subject to change without notice. Interest rate compounded half yearly. Senior Citizen & Staff-Special rate not applicable.



RFC Deposit Interest rates:

Term Deposits Interest rate-Applicable for RFC deposits less than USD250,000/GBP100,000/EUR100,000 w.e.f. 21.04.2021 (rate % p.a.)			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
7 days to <3 months	0.01	0.01	0.01
>=3 months< 12 months	0.01	0.01	0.01
>= 12 months < 18 months	0.06	0.01	0.01
>= 18 months < 24 months	0.15	0.05	0.01
>= 24 months < 36 months	0.48	0.26	0.01
>= 36 months < 48 months	0.38	0.50	0.01
>= 48 months < 60 months	0.60	0.65	0.01
60 months	0.77	0.65	0.01

Note:

1.Above RFC Term Deposit Interest Rates (% p.a.) are applicable for deposits less than USD 250,000 /GBP 100,000 / EUR 100,000.

2.For RFC Term Deposits of USD 250,000/ GBP 100,000/ EUR 100,000 or more, same is uploaded on the Website. 1% premature withdrawal penalty will be applicable.

3.The rates are subject to change without notice. Interest rate compounded half yearly. Senior Citizen & Staff-Special rate not applicable.