

**TERM DEPOSIT INTEREST RATES:**
**A. Domestic & NRO Deposit Interest rates:**

Term Deposit Interest Rate - Applicable for Domestic & NRO w.e.f. 30.12.2019	
Tenor	Rate % p.a. (Applicable for deposits less than 2 crore)
7 days	4.10
8 days to 14 days	4.10
15 days	4.10
16 days to 30 days	4.10
31 days to 45 days	4.25
46 days to 60 days	4.25
61 days to 90 days	4.25
91 Days to 120 days	4.60
121 days to 180 days	4.60
181 days to 240 days	4.60
241 days to 270 days	4.60
271 days to 364 days	4.60
365 days	5.10
366 days to 400 days	5.10
401 days to 500 days	5.10
501 days to 547 days	5.25
548 days to 730 days	5.40
731 days to 820 days	5.50
821 days to 910 days	5.50
911 days to 1000 days	5.50
1001 days to 1095 days	5.50
1096 days to 1460 days	5.50
1461 days to 1825 days	5.50
1826 days to 2190 days	5.50
2191 days to 2555 days	5.50

**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.

## B. NRE Deposit Interest rates:

Term Deposit Interest Rate - Applicable for NRE w.e.f. 30.12.2019	
Tenor	Rate % p.a. (Applicable for deposits less than 2 crore)
365 days	5.10
366 days to 400 days	5.10
401 days to 500 days	5.10
501 days to 547 days	5.25
548 days to 730 days	5.40
731 days to 820 days	5.50
821 days to 910 days	5.50
911 days to 1000 days	5.50
1001 days to 1095 days	5.50
1096 days to 1460 days	5.50
1461 days to 1825 days	5.50
1826 days to 2190 days	5.50
2191 days to 2555 days	5.50

### 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.

## C. FCNR Deposit Interest rates:

Term Deposits Interest rate-Applicable for FCNR deposits w.e.f. 30.12.2019 (rate % p.a.)			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
>= 12 months < 24 months	1.00	0.40	0.01
>= 24 months < 36 months	1.00	0.50	0.01
>= 36 months < 48 months	1.00	0.65	0.05
>= 48 months < 60 months	1.05	0.65	0.05
60 months	1.15	0.65	0.05

### 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 100,000/GBP 60,000/EUR 60,000.
3. For FCNR Term Deposits of USD 100,000/GBP 60,000/EUR 60,000 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.

#### D. RFC Deposit Interest rates:

Term Deposits Interest rate-Applicable for RFC deposits w.e.f. 30.12.2019 (rate % p.a.)			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
7 days to <3 months	0.60	0.20	0.01
>=3 months< 12 months	0.80	0.30	0.01
>= 12 months < 24 months	1.00	0.40	0.01
>= 24 months < 36 months	1.00	0.50	0.01
>= 36 months < 48 months	1.00	0.65	0.05
>= 48 months < 60 months	1.05	0.65	0.05
60 months	1.15	0.65	0.05

#### Note:

1. Above RFC Term Deposit Interest Rates (% p.a.) are applicable for deposits less than USD 100,000 / GBP 60,000 / EUR 60,000.
2. For RFC Term Deposits of USD 100,000/ GBP 60,000/ EUR 60,000 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.