

**INTEREST RATES ON DOMESTIC DEPOSITS\***

DEPOSITS – LESS THAN ₹ 5 CRORES*		w.e.f. 21 <sup>st</sup> October, 2023**		
Maturity Period	Interest Rates (per cent per annum)			
	General		Senior Citizens	
	Less than ₹ 2 Cr	₹ 2 Cr to Less than ₹ 5 Cr	Less than ₹ 2 Cr	₹ 2 Cr to Less than ₹ 5 Cr
7 – 14 days	3.00	4.80	3.50	5.30
15 – 29 days	3.00	5.00	3.50	5.50
30 – 45 days	3.50	5.50	4.00	6.00
46 – 60 days	4.25	5.75	4.75	6.25
61 days < 3 months	4.50	6.00	5.00	6.50
3 months < 4 months	4.75	6.50	5.25	7.00
4 months < 5 months	4.75	6.50	5.25	7.00
5 months < 6 months	4.75	6.50	5.25	7.00
6 months < 7 months	5.75	6.65	6.25	7.15
7 months < 8 months	5.75	6.65	6.25	7.15
8 months < 9 months	5.75	6.65	6.25	7.15
9 months < 10 months	6.00	6.75	6.50	7.25
10 months < 11 months	6.00	6.75	6.50	7.25
11 months – 11 months 24 days	6.00	6.75	6.50	7.25
11 months 25 days < 1 year	6.00	5.00	6.50	5.50
1 year – 1 year 4 days	6.70	7.25	7.20	7.75
1 year 5 days – 1 year 10 days	6.70	7.25	7.20	7.75
1 year 11 days – 1 year 24 days	6.70	7.25	7.20	7.75
1 year 25 days < 13 months	6.70	7.25	7.20	7.75
13 months < 14 months	6.70	7.25	7.20	7.75
14 months < 15 months	6.70	7.25	7.20	7.75
15 months < 16 months	7.10	7.05	7.60	7.55
16 months < 17 months	7.10	7.05	7.60	7.55
17 months < 18 months	7.10	7.05	7.60	7.55
18 Months < 2 years	7.10	7.05	7.60	7.55
2 years < 30 months	7.10	7.00	7.60	7.50
30 months < 3 years	7.10	7.00	7.60	7.50
3 years < 5 years	7.10	7.00	7.60	7.50
5 years to 10 years	7.00	7.00	7.75	7.75

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DEPOSITS GENERAL – ABOVE ₹ 5 CRORES*								w.e.f. 13 <sup>th</sup> December, 2023**
Maturity Period	Interest Rates (per cent per annum)							
	₹ 5 Cr < ₹ 10 Cr	₹ 10 Cr < ₹ 25 Cr	₹ 25 Cr < ₹ 50 Cr	₹ 50 Cr < ₹ 100 Cr	₹ 100 Cr < ₹ 250 Cr	₹ 250 Cr < ₹ 500 Cr	₹ 500 Cr & Above	
7 – 14 days	4.80	4.80	4.80	4.80	4.80	4.80	5.35	
15 – 29 days	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
30 – 45 days	5.50	5.50	5.75	5.50	5.50	5.50	5.50	
46 – 60 days	5.75	5.75	5.75	5.75	5.75	5.75	5.75	
61 days < 3 months	6.00	6.00	6.00	6.00	6.00	6.00	6.00	
3 months < 4 months	6.50	6.50	6.75	6.75	6.75	6.75	7.35	
4 months < 5 months	6.50	6.50	6.75	6.75	6.75	6.75	6.75	
5 months < 6 months	6.50	6.50	6.75	6.75	6.75	6.75	6.75	
6 months < 7 months	6.65	6.65	7.00	7.00	7.00	7.00	7.00	
7 months < 8 months	6.65	6.65	7.00	7.00	7.00	7.00	7.00	
8 months < 9 months	6.65	6.65	7.00	7.00	7.00	7.00	7.00	
9 months < 10 months	6.75	6.75	7.15	7.15	7.15	7.15	7.15	
10 months < 11 months	6.75	6.75	7.15	7.15	7.15	7.15	7.15	
11 months – 11 months 24 days	6.75	6.75	7.15	7.15	7.15	7.15	7.15	
11 months 25 days < 1 year	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
1 year – 1 year 4 days	7.25	7.25	7.30	7.30	7.30	7.30	7.30	
1 year 5 days – 1 year 10 days	7.25	7.25	7.30	7.30	7.30	7.30	7.30	
1 year 11 days – 1 year 24 days	7.25	7.25	7.30	7.30	7.30	7.30	7.30	
1 year 25 days < 13 months	7.25	7.25	7.30	7.30	7.30	7.30	7.30	
13 months < 14 months	7.25	7.25	7.30	7.30	7.30	7.30	7.30	
14 months < 15 months	7.25	7.25	7.30	7.30	7.30	7.30	7.30	
15 months < 16 months	7.05	7.05	7.05	7.05	7.05	7.05	7.05	
16 months < 17 months	7.05	7.05	7.05	7.05	7.05	7.05	7.05	
17 months < 18 months	7.05	7.05	7.05	7.05	7.05	7.05	7.05	
18 Months < 2 years	7.05	7.05	7.05	7.05	7.05	7.05	7.05	
2 years < 30 months	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
30 months < 3 years	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
3 years < 5 years	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
5 years to 10 years	7.00	7.00	7.00	7.00	7.00	7.00	7.00	

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## DEPOSITS – ABOVE ₹ 5 CRORES\*

w.e.f. 13<sup>th</sup> December, 2023\*\*

## FOR SENIOR CITIZENS

Maturity Period	Interest Rates (per cent per annum)						
	₹ 5 Cr < ₹ 10 Cr	₹ 10 Cr < ₹ 25 Cr	₹ 25 Cr < ₹ 50 Cr	₹ 50 Cr < ₹ 100 Cr	₹ 100 Cr < ₹ 250 Cr	₹ 250 Cr < ₹ 500 Cr	₹ 500 Cr & Above
7 – 14 days	5.30	5.30	5.30	5.30	5.30	5.30	5.85
15 – 29 days	5.50	5.50	5.50	5.50	5.50	5.50	5.50
30 – 45 days	6.00	6.00	6.25	6.00	6.00	6.00	6.00
46 – 60 days	6.25	6.25	6.25	6.25	6.25	6.25	6.25
61 days < 3 months	6.50	6.50	6.50	6.50	6.50	6.50	6.50
3 months < 4 months	7.00	7.00	7.25	7.25	7.25	7.25	7.85
4 months < 5 months	7.00	7.00	7.25	7.25	7.25	7.25	7.25
5 months < 6 months	7.00	7.00	7.25	7.25	7.25	7.25	7.25
6 months < 7 months	7.15	7.15	7.50	7.50	7.50	7.50	7.50
7 months < 8 months	7.15	7.15	7.50	7.50	7.50	7.50	7.50
8 months < 9 months	7.15	7.15	7.50	7.50	7.50	7.50	7.50
9 months < 10 months	7.25	7.25	7.65	7.65	7.65	7.65	7.65
10 months < 11 months	7.25	7.25	7.65	7.65	7.65	7.65	7.65
11 months – 11 months 24 days	7.25	7.25	7.65	7.65	7.65	7.65	7.65
11 months 25 days < 1 year	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1 year – 1 year 4 days	7.75	7.75	7.80	7.80	7.80	7.80	7.80
1 year 5 days – 1 year 10 days	7.75	7.75	7.80	7.80	7.80	7.80	7.80
1 year 11 days – 1 year 24 days	7.75	7.75	7.80	7.80	7.80	7.80	7.80
1 year 25 days < 13 months	7.75	7.75	7.80	7.80	7.80	7.80	7.80
13 months < 14 months	7.75	7.75	7.80	7.80	7.80	7.80	7.80
14 months < 15 months	7.75	7.75	7.80	7.80	7.80	7.80	7.80
15 months < 16 months	7.55	7.55	7.55	7.55	7.55	7.55	7.55
16 months < 17 months	7.55	7.55	7.55	7.55	7.55	7.55	7.55
17 months < 18 months	7.55	7.55	7.55	7.55	7.55	7.55	7.55
18 Months < 2 years	7.55	7.55	7.55	7.55	7.55	7.55	7.55
2 years < 30 months	7.50	7.50	7.50	7.50	7.50	7.50	7.50
30 months < 3 years	7.50	7.50	7.50	7.50	7.50	7.50	7.50
3 years < 5 years	7.50	7.50	7.50	7.50	7.50	7.50	7.50
5 years to 10 years	7.75	7.75	7.75	7.75	7.75	7.75	7.75

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