

Interest Rates on Domestic Deposits

Deposits - Less than ₹ 5 crores*		w.e.f 20 th June 2026**		
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	3.50	3.50	4.00
15 – 29 days	3.00	3.50	3.50	4.00
30 – 45 days	3.25	4.75	3.75	5.25
46 – 60 days	4.00	5.00	4.50	5.50
61 days - 87 days	4.75	5.25	5.25	5.75
88 days – 3 months 24 days	5.00	5.50	5.50	6.00
3 months 25 days < 4 months	5.00	4.25	5.50	4.75
4 months < 6 months	5.00	5.50	5.50	6.00
6 months < 9 months	5.50	5.75	6.00	6.25
9 months < 1 year	5.75	6.00	6.25	6.50
1 year – 1 year 10 days	6.25	6.25	6.75	6.75
1 year 11 days < 13 months	6.25	6.25	6.75	6.75
13 months < 15 months	6.25	6.25	6.75	6.75
15 months < 18 months	6.45	6.50	6.95	7.00
18 Months < 2 years	6.45	6.60	6.95	7.10
2 years < 3 years	6.45	6.40	6.95	6.90
3 years < 5 years	6.45	6.40	6.95	6.90
5 years to 10 years	6.45	6.40	7.20	7.15

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 20 th June 2026**					
Maturity Period	Interest Rates (percent per annum)						
	₹ 5 Cr < ₹ 25 Cr	₹ 25 Cr < ₹ 50 Cr	₹ 50 Cr < ₹ 100 Cr	₹ 100 Cr < ₹ 200 Cr	₹ 200 Cr < ₹ 500 Cr	₹ 500 Cr < ₹ 1000 Cr	₹ 1000 Cr & Above
7 – 14 days	3.50	3.75	3.75	3.75	3.75	3.75	3.75
15 – 29 days	3.50	3.75	3.75	3.75	3.75	3.75	3.75
30 – 45 days	4.80	4.80	4.80	5.75	4.80	4.80	4.80
46 – 60 days	5.00	5.00	5.50	5.50	5.50	5.50	5.50
61 days - 87 days	5.30	5.50	5.50	5.50	5.50	5.50	5.50
88 days – 3 months 24 days	5.60	6.25	6.25	6.25	6.25	6.25	6.25
3 months 25 days < 4 months	4.25	4.25	4.25	4.25	4.25	4.25	4.25
4 months < 6 months	5.60	6.50	6.25	6.25	6.25	6.25	6.25
6 months < 9 months	5.80	6.50	6.50	6.50	6.50	6.50	6.50
9 months < 1 year	6.05	6.65	6.65	6.65	6.65	6.65	6.65
1 year – 1 year 10 days	6.85	6.85	7.35	6.85	6.85	6.85	6.85
1 year 11 days < 13 months	6.65	6.80	6.80	6.80	6.80	6.80	6.80
13 months < 15 months	6.65	6.80	6.80	6.80	6.80	6.80	6.80
15 months < 18 months	6.60	6.60	6.60	6.60	6.60	6.60	6.60
18 Months < 2 years	6.60	6.60	6.60	6.60	6.60	6.60	6.60
2 years < 3 years	6.40	6.40	6.40	6.40	6.40	6.40	6.40
3 years < 5 years	6.40	6.40	6.40	6.40	6.40	6.40	6.40
5 years to 10 years	6.40	6.40	6.40	6.40	6.40	6.40	6.40

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Deposits for Senior Citizens - ₹ 5 crores and above*		w.e.f 20 th June 2026**					
Maturity Period	Interest Rates (percent per annum)						
	₹ 5 Cr < ₹ 25 Cr	₹ 25 Cr < ₹ 50 Cr	₹ 50 Cr < ₹ 100 Cr	₹ 100 Cr < ₹ 200 Cr	₹ 200 Cr < ₹ 500 Cr	₹ 500 Cr < ₹ 1000 Cr	₹ 1000 Cr & Above
7 – 14 days	4.00	4.25	4.25	4.25	4.25	4.25	4.25
15 – 29 days	4.00	4.25	4.25	4.25	4.25	4.25	4.25
30 – 45 days	5.30	5.30	5.30	6.25	5.30	5.30	5.30
46 – 60 days	5.50	5.50	6.00	6.00	6.00	6.00	6.00
61 days - 87 days	5.80	6.00	6.00	6.00	6.00	6.00	6.00
88 days – 3 months 24 days	6.10	6.75	6.75	6.75	6.75	6.75	6.75
3 months 25 days < 4 months	4.75	4.75	4.75	4.75	4.75	4.75	4.75
4 months < 6 months	6.10	7.00	6.75	6.75	6.75	6.75	6.75
6 months < 9 months	6.30	7.00	7.00	7.00	7.00	7.00	7.00
9 months < 1 year	6.55	7.15	7.15	7.15	7.15	7.15	7.15
1 year – 1 year 10 days	7.35	7.35	7.85	7.35	7.35	7.35	7.35
1 year 11 days < 13 months	7.15	7.30	7.30	7.30	7.30	7.30	7.30
13 months < 15 months	7.15	7.30	7.30	7.30	7.30	7.30	7.30
15 months < 18 months	7.10	7.10	7.10	7.10	7.10	7.10	7.10
18 Months < 2 years	7.10	7.10	7.10	7.10	7.10	7.10	7.10
2 years < 3 years	6.90	6.90	6.90	6.90	6.90	6.90	6.90
3 years < 5 years	6.90	6.90	6.90	6.90	6.90	6.90	6.90
5 years to 10 years	7.15	7.15	7.15	7.15	7.15	7.15	7.15

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