

Interest Rates on Domestic Deposits

Deposits - Less than ₹ 5 crores*			w.e.f 22 nd September 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	3.00	3.50	3.50
15 – 29 days	3.00	3.00	3.50	3.50
30 – 45 days	3.25	3.75	3.75	4.25
46 – 60 days	4.00	4.00	4.50	4.50
61 days - 87 days	4.75	4.15	5.25	4.65
88 days – 3 months 24 days	5.00	4.95	5.50	5.45
3 months 25 days < 4 months	5.00	4.25	5.50	4.75
4 months < 6 months	5.00	4.95	5.50	5.45
6 months < 9 months	5.50	5.40	6.00	5.90
9 months < 1 year	5.75	5.70	6.25	6.20
1 year – 1 year 10 days	6.25	6.15	6.75	6.65
1 year 11 days < 13 months	6.25	6.15	6.75	6.65
13 months < 15 months	6.25	6.15	6.75	6.65
15 months < 18 months	6.45	6.15	6.95	6.65
18 Months < 2 years	6.50	6.15	7.00	6.65
2 years < 3 years	6.50	6.15	7.00	6.65
3 years < 5 years	6.50	6.15	7.00	6.65
5 years to 10 years	6.50	6.15	7.25	6.90

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 22 nd September 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	3.00	3.00	3.00	3.00	3.00	3.00	3.00
15 – 29 days	3.00	3.00	3.00	3.00	3.00	3.00	3.00
30 – 45 days	3.75	3.75	3.75	3.75	3.75	3.75	3.75
46 – 60 days	4.00	4.00	4.00	4.00	4.00	4.00	4.00
61 days - 87 days	4.15	4.65	4.65	4.65	4.65	4.65	4.65
88 days – 3 months 24 days	4.95	5.40	5.40	5.40	5.40	5.40	5.40
3 months 25 days < 4 months	4.25	4.25	4.25	4.25	4.25	4.25	4.25
4 months < 6 months	4.95	5.40	5.40	5.40	5.40	5.40	5.40
6 months < 9 months	5.40	6.05	6.05	6.05	6.05	6.05	6.05
9 months < 1 year	5.70	6.30	6.30	6.30	6.30	6.30	6.30
1 year – 1 year 10 days	6.40	6.40	6.40	6.40	6.40	6.40	6.40
1 year 11 days < 13 months	6.40	6.40	6.40	6.40	6.40	6.40	6.40
13 months < 15 months	6.40	6.40	6.40	6.40	6.40	6.40	6.40
15 months < 18 months	6.40	6.40	6.40	6.40	6.40	6.40	6.40
18 Months < 2 years	6.30	6.35	6.35	6.35	6.35	6.35	6.35
2 years < 3 years	6.20	6.35	6.35	6.35	6.35	6.35	6.35
3 years < 5 years	6.20	6.35	6.35	6.35	6.35	6.35	6.35
5 years to 10 years	6.20	6.35	6.35	6.35	6.35	6.35	6.35

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Deposits for Senior Citizens - ₹ 5 crores and above*								w.e.f 22 nd September 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	3.50	3.50	3.50	3.50	3.50	3.50		
15 – 29 days	3.50	3.50	3.50	3.50	3.50	3.50	3.50		
30 – 45 days	4.25	4.25	4.25	4.25	4.25	4.25	4.25		
46 – 60 days	4.50	4.50	4.50	4.50	4.50	4.50	4.50		
61 days - 87 days	4.65	5.15	5.15	5.15	5.15	5.15	5.15		
88 days – 3 months 24 days	5.45	5.90	5.90	5.90	5.90	5.90	5.90		
3 months 25 days < 4 months	4.75	4.75	4.75	4.75	4.75	4.75	4.75		
4 months < 6 months	5.45	5.90	5.90	5.90	5.90	5.90	5.90		
6 months < 9 months	5.90	6.55	6.55	6.55	6.55	6.55	6.55		
9 months < 1 year	6.20	6.80	6.80	6.80	6.80	6.80	6.80		
1 year – 1 year 10 days	6.90	6.90	6.90	6.90	6.90	6.90	6.90		
1 year 11 days < 13 months	6.90	6.90	6.90	6.90	6.90	6.90	6.90		
13 months < 15 months	6.90	6.90	6.90	6.90	6.90	6.90	6.90		
15 months < 18 months	6.90	6.90	6.90	6.90	6.90	6.90	6.90		
18 Months < 2 years	6.80	6.85	6.85	6.85	6.85	6.85	6.85		
2 years < 3 years	6.70	6.85	6.85	6.85	6.85	6.85	6.85		
3 years < 5 years	6.70	6.85	6.85	6.85	6.85	6.85	6.85		
5 years to 10 years	6.95	7.10	7.10	7.10	7.10	7.10	7.10		

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