

DEPOSIT INTEREST RATE CARD

Applicable from: 25.09.2026

A. SAVINGS BANK DEPOSITS: 2.50% per annum.

B. CALLABLE RETAIL & BULK TERM DEPOSITS

Tenure	Below Rs.1.00 crore	Rs.1.00 crore & above.
7 days to 14 days	3.25	3.25
15 days to 45 days	3.25	3.25
46 days to 90 days	4.50	4.50
91 days to 179 days	4.75	4.75
180 days to 240 days	5.50	5.50
241 days to less than 1 year	6.00	6.00
1 year to less than 2 years	6.65	6.65
2 years to less than 3 years	6.50	6.50
3 years to less than 5 years	6.00	6.00
5 years to less than 8 years	6.00	6.00
8 years to 10 years	6.00	6.00
Special Deposit Schemes		
555 Days	6.75	6.75

IMPORTANT NOTES / DISCLAIMER

1. The revised interest rates shall be applicable to fresh deposits as well as renewal of deposits maturing on or after the effective date.
- 2.. Bank employees and employees who have retired in the normal course shall be eligible for an additional interest rate of 1% per annum over and above the prevailing rate. This benefit shall not be available to dismissed employees.
3. Senior citizens shall be eligible for an additional interest rate of 0.50% per annum on term deposits of 1 year and above, without any minimum deposit amount requirement. Bank employees who have retired on the normal course shall also be eligible for this benefit.
4. Under the Bank's Tax Saving Deposit Scheme, since the lock-in period is 5 years, the interest rate applicable to the tenure of 5 years to less than 8 years shall be applicable. Bank employees and employees who have retired in the normal course (excluding dismissed employees) shall be eligible for an additional 1% per annum over the applicable rate.
5. In case of premature withdrawal of a term deposit, the applicable rate of interest shall be reduced by 1% from the rate applicable to the deposit for the period for which the deposit has remained with the Bank.

C. BULK TERM DEPOSITS – NON-CALLABLE

All bulk deposits covered below are non-callable. Rates are applicable to the respective amount slabs.

Tenure	₹1–25 Cr	₹26–50 Cr	₹51–75 Cr	₹76–100 Cr	₹101–200 Cr	₹201 Cr & above
7 days to 14 days	3.25	3.25	3.25	3.25	3.25	3.25
15 days to 45 days	3.25	3.25	3.25	3.25	3.25	3.25
46 days to 90 days	4.50	4.50	4.50	4.50	4.50	4.50
91 days to 179 days	4.75	4.75	4.75	4.75	4.75	4.75
180 days to 240 days	5.50	5.50	5.50	5.50	5.50	5.50
241 days to less than 1 year	6.00	6.00	6.00	6.00	6.00	6.00
1 year to less than 2 years	6.65	6.65	6.65	6.65	6.65	6.65
2 years to less than 3 years	6.50	6.50	6.50	6.50	6.50	6.50
3 years to less than 5 years	6.00	6.00	6.00	6.00	6.00	6.00
5 years to less than 8 years	6.00	6.00	6.00	6.00	6.00	6.00
8 years to 10 years	6.00	6.00	6.00	6.00	6.00	6.00

IMPORTANT NOTES / DISCLAIMER

1. Interest rates are subject to revision from time to time as per the Bank's approved norms.
2. The Bank reserves the discretion to accept bulk deposits of ₹5 crore and above, subject to applicable regulatory guidelines and internal policy.