

INTEREST RATE ON DEPOSITS
With effective from 10.05.2023

S. no.	PARTICULARS	General Public (% p.a.)	Senior Citizen (% p.a.)
A)	Saving Accounts	3.25%	3.25%
B)	Term Deposit (Maturity Periods)		
1	14 Days to 30 Days	3.50%	3.50%
2	31 Days to 90 Days	4.10%	4.10%
3	91 Days to 179 Days	4.90%	5.65%
4	180 days to 269 days	5.50%	6.25%
5	1 year only	6.00%	6.75%
6	Above 1 year to less than 2 years	7.00%	7.75%
7	2 years and above to below 3 years	7.10%	7.85%
8	3 year and above to less than 5 years	7.25%	8.00%
9	3 year and above to less than 5 years (Non Callable)	7.50%	8.25%
10	Over 5 years (Non Callable)	7.75%	8.50%

- If the FDR is got premature payment before due date than there will be a penalty of 1% which will be deducted from the rate of interest applicable for the said period.
- For Super Senior Citizen (Age 80 years or more) 0.85 will be given extra on general rate.
- As per RBI circular DoR.SPE.REC.29/13.03.00/2021-2022 dated July 02, 2021 all FDs will attract rate of interest as applicable on saving deposit if the consent of renewal not received within fifteen days before maturity from depositor.