

**INTEREST RATES ON FIXED DEPOSITS EFFECTIVE FROM 24th December, 2024.****For Domestic Deposits below Rs. 3 Crore**

Maturity Period	Interest Rate (p.a.)
7 days to 14 days (X0, XY, XZ, X1)	2.00%
15 days to 30 days (X2)	2.75%
31 days to 60 days (X3)	2.75%
61 days to 90 days (X4)	3.00%
91 days to 180 days (X5)	3.25%
181 days to 731 days (X6)	3.50%
732 days to 1095 days (YI)	4.00%
1096 days to 1460 days (YJ)	4.00%
1461 days to 1825 days (YK)	4.00%

Notes:

- 1 The deposit will be booked subject to sufficient balance being available in the account on the date of deposit. The interest payable on deposits across all tenures shall be calculated using simple interest methodology.
- 2 Interest payable on the fixed deposit will be subject to tax deduction at source, as may be applicable.
- 3 Minimum tenure for term deposits is 7 days and no interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.
- 4 "For Fixed Deposits of value of INR 3 Crore or more ('Bulk Deposits'), subject to and as per directions of the RBI from time to time, "premature withdrawal of the Fixed Deposit shall only be permitted at the sole discretion of the Bank " "and upon such conditions as the Bank may deem fit including but not limited to foreclosure penalty of 1%" at the rate applicable on the date of placement of deposit, for the period for which the Fixed Deposit remained with the Bank. Deposits less than INR 3 crore, pre closure penalty is at 1%.