



### **Interest Rates on INR Deposit**

Effective 03/01/2023

Tenor	FD With Pre closure (%)	FD w/o pre closure (%)	FD with Preclosure (%)
Amount	Max INR 3 Crs	Max INR 3 Crs	Greater Than INR 3 Crs
7 – 14 days	4.85	4.85	5.35
15 – 28 days	4.95	4.95	5.45
29 – 45 days	4.95	4.95	5.45
46 – 90 days	5.00	5.00	5.50
91 – 180 days	5.15	5.15	5.65
181 – 365 days	5.20	5.20	5.70
Above 1Y to 3Y	5.25	5.30	

*Premature withdrawal charges 1%*

### **Interest Rates on Saving Bank A/C:**

The Saving Bank A/C interest Rate is kept unchanged at 3%

### **Base Rate:**

Base Rate effective 1st October 2015 is 9.20%

### **MCLR with effect from 2 January 2025:**

Tenor	MCLR
Overnight	6.65%
One-month	6.65%
Three-months	6.56%
Six months	6.70%
Twelve months	6.69%
Two Years	6.77%
Three Years	6.77%