



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 1 July 2024:

Tenor	MCLR
Overnight	7.60%
One-month	7.60%
Three-months	7.61%
Six months	7.71%
Twelve months	7.74%
Two Years	7.75%
Three Years	7.76%