

Fixed Deposit Rate for Domestic, NRE / NRO (for INR) with effect from: 02nd February 2026

Fixed deposit rate to suit your requirement of investment and capital creation.

Tenure	Interest rates for amount less than Rs. 3 crore w.e.f 02nd Feb 2026	Annualised Yield
7 - 14 days	3.50%	3.50%
15 - 29 days	3.50%	3.50%
30 - 45 days	4.00%	4.00%
46 - 62 days	4.75%	4.75%
63 - 90 days	4.75%	4.75%
91 - 120 days	5.25%	5.25%
121 - 180 days	5.25%	5.25%
181 - 210 days	6.35%	6.45%
211 - 270 days	6.35%	6.45%
271 - 364 days	6.35%	6.45%
1 year to 443 days	6.90%	7.08%
444 days	6.90%	7.08%
445 days to 18 months	6.90%	7.08%
18 months 1 day to 2 years	6.90%	7.08%
2 years 1 day 776 days	7.00%	7.19%
777 Days	7.00%	7.19%
778 days to 887 days	7.00%	7.19%
888 days	7.20%	7.40%
889 day to 3 years	7.00%	7.19%
3 years 1 day to 4 years	7.00%	7.19%
4 years 1 day to 5 years	7.00%	7.19%
5 years 1 day to 10 years	7.00%	7.19%

- TDS will be deducted as applicable
- Please check all terms and conditions applicable on FD/RD for premature withdrawal
- 0.50% extra for Senior Citizen (not applicable for NRE/NRO) for all tenures

**Recurring Deposit for Domestic, NRE / NRO (in INR) Rate for different tenure with effect from:
02nd February 2026**

Recurring deposit rate to suit your requirement of investment and capital creation.

Tenure	Interest rates for amount less than Rs. 3 crore w.e.f 02nd February 2026
12 Months	6.90%
15 Months	6.90%
18 Months	6.90%
21 Months	6.90%
24 Months	7.00%
30 Months	7.00%
36 Months	7.00%
48 Months	7.00%
60 Months	7.00%
90 Months	7.00%
120 Months	7.00%

- TDS will be deducted as applicable
- Please check all terms and conditions applicable on FD/RD for premature withdrawal
- 0.50% extra for Senior Citizen (not applicable for NRE/NRO)

Savings Account Slab

Savings Account Interest Rate Slabs with effect from **02nd February 2026**

Interest Rates for Savings Account	New Rates
Daily Close Balance	Rate Slab
Up to Rs. 1 Lakh	2.50%
Above Rs. 1 Lakh and up to Rs. 5 Lakhs	2.75%
Above Rs. 5 Lakhs and up to Rs. 10 Lakhs	4.00%
Above Rs. 10 Lakhs and up to Rs. 50 Lakhs	6.10%
Above Rs. 50 Lakhs and up to Rs. 10 Crores	6.25%
Above Rs. 10 Crores and up to Rs. 25 Crores	6.50%
Above Rs. 25 Crores	7.00%