

**Fixed Deposit Rate for Domestic, NRE / NRO (for INR) with effect from: 02<sup>nd</sup> 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
<b>7 - 14 days</b>	3.50%	3.50%
<b>15 - 29 days</b>	3.50%	3.50%
<b>30 - 45 days</b>	4.00%	4.00%
<b>46 - 62 days</b>	4.75%	4.75%
<b>63 - 90 days</b>	4.75%	4.75%
<b>91 - 120 days</b>	5.25%	5.25%
<b>121 - 180 days</b>	5.25%	5.25%
<b>181 - 210 days</b>	6.35%	6.45%
<b>211 - 270 days</b>	6.35%	6.45%
<b>271 - 364 days</b>	6.35%	6.45%
<b>1 year to 443 days</b>	6.90%	7.08%
<b>444 days</b>	6.90%	7.08%
<b>445 days to 18 months</b>	6.90%	7.08%
<b>18 months 1 day to 2 years</b>	6.90%	7.08%
<b>2 years 1 day 776 days</b>	7.00%	7.19%
<b>777 Days</b>	7.00%	7.19%
<b>778 days to 887 days</b>	7.00%	7.19%
<b>888 days</b>	7.20%	7.40%
<b>889 day to 3 years</b>	7.00%	7.19%
<b>3 years 1 day to 4 years</b>	7.00%	7.19%
<b>4 years 1 day to 5 years</b>	7.00%	7.19%
<b>5 years 1 day to 10 years</b>	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:  
02<sup>nd</sup> 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
<b>12 Months</b>	6.90%
<b>15 Months</b>	6.90%
<b>18 Months</b>	6.90%
<b>21 Months</b>	6.90%
<b>24 Months</b>	7.00%
<b>30 Months</b>	7.00%
<b>36 Months</b>	7.00%
<b>48 Months</b>	7.00%
<b>60 Months</b>	7.00%
<b>90 Months</b>	7.00%
<b>120 Months</b>	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%