Interest rates on Bulk Deposits (Domestic) – INR 3 Crore and above w.e.f. 4th November 2026

Tenure	With Premature Withdrawal Facility	Without Premature Withdrawal Facility
7 days to 14 days	3.50%	NA
15 days to 29 days	3.75%	NA
30 days to 90 days	4.25%	4.35%
91 days to 180 days	4.75%	4.85%
6 months to less than 9 months	5.25%	5.35%
9 months to 12 months	5.25%	5.35%
12 months 1 day to less than 18 months	6.50%	6.60%
18 months to 24 Months	7.00%	7.10%
24 months 1 day to 36 months	6.50%	6.60%
36 months 1 day to 60 months	5.25%	5.35%
60 months 1 day to 120 months	5.25%	5.35%

Notes:

- Deposit with premature withdrawal facility, a premature penalty of 1.00% shall be charged to the rate applicable for the period the deposit has remained with the bank.
- Deposit without premature withdrawal facility, it cannot be closed by the depositor before expiry of the term of such deposit. However, Bank may allow premature withdrawal of these deposits in exceptional circumstances such as (a) in the event of any direction from any statutory and/or regulatory authority or (b) deceased claim settlement cases.
- Senior citizen preferential rate is not applicable for Bulk deposit (INR 3 crore & above).
- Interest rates are subject to change without prior notice.
- Interest on these deposits will be calculated on quarterly compounding basis for deposits with tenor 6 months and above.
- No Interest would be payable if the depositor withdraws the Fixed Deposit amount within 7 days from the date of deposits.
- For Fixed Deposits with tenure up to 180 days, interest will be calculated at maturity as simple interest.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Laws.