

Term Deposit Card Rates

INR Term deposit card rates **with preclosure** option (effective 22 April 2026)

Period	< 30 Mio	30 to <100 Mio	100 to < 150 Mio	150 to <155 Mio	155 to <250 Mio	250 Mio and above
7 - 10 Days	3.90	4.90	5.00	3.90	5.00	Contact RM
11- 14 Days	3.90	5.00	5.10	4.00	5.10	
15 - 30 Days	4.00	5.10	5.20	4.10	5.20	
31 - 45 Days	4.20	5.20	5.30	4.20	5.30	
46 - 60 Days	4.20	5.20	5.30	4.20	5.30	
61-75 Days	4.30	5.30	5.40	4.30	5.40	
76- 90 Days	4.30	5.30	5.40	4.30	5.40	
91 Days to 120 Days	4.40	5.40	5.50	4.40	5.50	
121 Days to 150 Days	4.40	5.40	5.50	4.40	5.50	
151 Days to 180 Days	4.50	5.50	5.60	4.50	5.60	
181 Days up to 270 days	4.80	5.50	5.60	4.50	5.60	
271 days to 1 year	4.80	5.50	5.60	4.50	5.60	
Above 1 Y up to 2 Yrs	4.95	5.70	5.80	4.70	5.80	
Above 2 Y up to 3 Yrs	4.95	5.70	5.80	4.70	5.80	
Above 3 Yrs	4.95	5.70	5.80	4.70	5.80	

GUIDELINES FOR PREMATURE CLOSURE:

In case of premature closure of deposits, the rate of interest payable will be the applicable rates (at the time of opening the fixed deposit account) for the period for which the deposit has run less penalty of 1% or the contracted rate less 1%, whichever is lower.

- No interest is payable, where premature withdrawal of deposit takes place before completion of minimum period prescribed, currently 7 Days.

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Period	< 30 Mio	30 to < 100 Mio	100 to < 150 Mio	150 to < 155 Mio	155 to < 250 Mio	250 Mio and above
76- 90 Days	NA		5.50	5.50	5.50	Contact RM
91 Days to 120 Days			5.60	5.60	5.60	
121 Days to 150 Days			5.60	5.60	5.60	
151 Days to 180 Days			5.70	5.70	5.70	

Additional conditions for deposits without preclosure option:

- The Fixed Deposit does not have premature withdrawal facility, i.e. the Fixed Deposit cannot be closed by the depositor before expiry of the term of such deposit.
However, the Bank may allow premature withdrawal of these deposits in following exceptional circumstances: in the event of any direction from any statutory and/or regulatory authority (including cases relating to insolvency/bankruptcy/winding up/dissolution of the depositor) or deceased claim settlement case.
- In the event of premature withdrawal of these deposits under:
 - Direction from any statutory and/or regulatory authority:** Any interest will not be paid on the principal amount of the deposit. Any interest accrued / paid till date of premature closure will be recovered from the deposit amount.
 - Deceased claim settlement:** Interest (without any penal charge) will be paid for the period the deposit has remained with the Bank or as defined under Deceased Depositor Policy of the Bank
- Auto renewal facility is not available for such term Deposits.