

Interest Rates on Saving Bank Deposit & Term Deposits w.e.f. 01st May 2025

(Term Deposit Interest Rates)				
Tenor		Rate w.e.f 01.05.2025		
		RoI for below Rs.100 lakh	RoI for Rs.100 lakh and above	
7 to 14 days		3.00%	3.00%	
15 to 29 days		3.00%	3.00%	
30 to 45 days		3.00%	3.00%	
46 to 60 days		4.50%	4.50%	
61 to 90 days		4.50%	4.50%	
91 to 179 days		4.50%	4.50%	
180 days to 269 days		4.50%	4.50%	
270 days to less than 01 year		5.50%	5.50%	
01 year		6.75%	6.75%	
Above 01 yrs to less than 2 yrs		6.50%	6.50%	
02 yrs to up to 3 yrs		6.50%	6.50%	
Above 03 yrs to less than 05 yrs		6.40%	6.40%	
05 yrs to up to 10 yrs		6.50%	6.50%	
Term Deposit-NRE (Minimum Deposit Rs.1 Lakh)				
Tenor		RoI for below Rs.100 Lakh	RoI for Rs.100 Lakh and above	
01 yrs to less than 3 yrs		4.75%	3.50%	
03 yrs to less than 5 yrs		4.65%	3.50%	
5 yrs to up to 10 yrs		4.65%	3.50%	
Additional Interest				
Senior Citizens (For all Tenure)		0.50%	NIL	
Staff (For all Tenure)		1.00%		
Senior Citizen Staff (For all Tenure)		1.50%		
Premature Penalty				
For All		1.00%		
Interest Rate on Savings Bank Deposits				
For all Amounts		2.75%		
Interest Rate on Special Term Deposits				
SL	Name of Scheme		RoI	Detailed information of scheme
1	UPGB Tax Saver scheme w.e.f. 01st May 2025	Minimum 5 Year to Maximum 10 Year	As per RoI applicable on TD for tenor of 05 yrs to up to 10 yrs. (Currently 6.50%)	<ul style="list-style-type: none"> ➤ Eligibility- Individual or HUF (exclusion- Firm, Company, Trust, Club/Societies) ➤ Type of Deposit-FDR,RIRD/MIP/QIP ➤ Minimum Deposit amount Rs. 500/- and thereafter in multiples of Rs.100/- only and Maximum Rs.150000/-. ➤ Additional interest as per category applicable. ➤ At maturity Auto Renewal into 01 year FDR applicable. ➤ Interest earned on Tax Saver FDR is taxable.

- The above Rates shall be non-discretionary & non-discriminatory.
- No additional interest for senior citizen, staff etc. is applicable on bulk deposits in the category of Rs.100 lakhs and above.