

Tenor -In Days	Bulk deposit rate (Rs in crs)																			
	>=2 <= 5.25	>5.25<=5.50	>5.50<=10	>10<=15	>15<=20	>20<=25.25	>25.25<=25.5	>25.50<=30	>30<=35	>35<=40	>40<=45	>45<50	>=50<75	>=75<100	>=100<150	>=150<300	>=300<500	>=500<750	>=750<1000	>=1000
7	5.55%	5.35%	6.00%	5.55%	5.85%	6.10%	5.35%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
8-12	5.95%	5.35%	5.95%	5.95%	6.05%	6.05%	5.35%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
13-15	5.95%	5.40%	5.95%	5.95%	6.05%	6.05%	5.40%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%
16-20	6.00%	5.40%	6.00%	6.00%	6.10%	6.10%	5.40%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%
21-30	6.00%	5.45%	6.00%	6.00%	6.10%	6.10%	5.45%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%
31-40	6.05%	5.50%	6.05%	6.05%	6.15%	6.15%	5.50%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%
41-50	6.15%	5.55%	6.15%	6.15%	6.25%	6.25%	5.55%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%
51-60	6.25%	5.15%	6.25%	6.25%	6.35%	6.35%	5.15%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%
61-70	6.30%	5.25%	6.30%	6.30%	6.40%	6.40%	5.25%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%
71-80	6.40%	5.30%	6.40%	6.40%	6.50%	6.50%	5.30%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%
81-89	6.45%	5.40%	6.45%	6.45%	6.55%	6.55%	5.40%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
90-99	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
100-119	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%
120-129	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%
130-169	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
170-180	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
181-189	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
190-269	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
270-279	6.60%	5.45%	6.60%	6.60%	6.70%	6.70%	5.45%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
280-349	6.65%	5.50%	6.65%	6.65%	6.75%	6.75%	5.50%	6.75%	6.75%	6.75%	6.75%	6.75%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
350 - 1 year	6.90%	5.75%	6.90%	6.90%	7.00%	7.00%	5.75%	7.00%	7.00%	7.00%	7.00%	7.00%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%
1year 1day - 376	6.95%	5.80%	6.95%	6.95%	7.05%	7.05%	5.80%	7.05%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
377 - 730	6.95%	6.05%	6.95%	6.95%	7.05%	7.05%	6.05%	7.05%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
2years 1day - 741	6.95%	6.05%	6.95%	6.95%	7.05%	7.05%	6.05%	7.05%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
742 - 1095	6.75%	5.85%	6.75%	6.75%	6.85%	6.85%	5.85%	6.85%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
3years 1day - 1106	6.75%	5.85%	6.75%	6.75%	6.85%	6.85%	5.85%	6.85%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
1107 - 1460	6.50%	5.60%	6.50%	6.50%	6.60%	6.60%	5.60%	6.60%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
4years 1 day - 1471	6.50%	5.60%	6.50%	6.50%	6.60%	6.60%	5.60%	6.60%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
1472 - 1824	6.25%	5.35%	6.25%	6.25%	6.35%	6.35%	5.35%	6.35%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
1825	6.25%	5.35%	6.25%	6.25%	6.35%	6.35%	5.35%	6.35%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%

Date 30-Apr-24

Notes:

- 1) Bulk rate matrix for deposits>= 2 cr
- 2) Below rate are applicable based on unit size of each deposit
- 3) Below rates are approved by TDAG committee
- 4) **Premature withdrawal for Resident / NRO deposits:** In case of premature withdrawal of fixed deposits on 7th day or thereafter, the interest rate will be 1.00% below the applicable interest rate for the deposit. The applicable interest rate will be the card rate for deposits greater than or equal to Rs. 2 crores as on the date of booking and for the period for which the deposit has run. This will be applicable for all deposits including renewals
- 5) **Premature withdrawal for NRE deposits:** In case of premature withdrawal of fixed deposits on 1 year or thereafter, the interest rate will be 1.00% below the applicable interest rate for the deposit. The applicable interest rate will be the card rate for deposits greater than or equal to Rs. 2 crores as on the date of booking and for the period for which the deposit has run. This will be applicable for all deposits including renewals.

***Non-Cancellable Term Deposit Rates (NCTD) are offered only to Corporate Clients which include Clients of Corporate Bank across CCM (Corporate Cash Management), Trade Finance, Custody and Treasury divisions. (Not Applicable to International Private Banking clients)

Notes:

- 1) Non - Cancellable rate matrix for deposits >= 5 cr
- 2) Below rates are applicable based on unit size of each deposit
- 3) Below rates are approved by TDAG committee

Tenor -In Days	Non Cancellable deposit rate (Rs in crs)																
	>=5<=10	>10<=15	>15<=20	>20<=25	>25<=30	>30<=35	>35<=40	>40<=45	>45<=50	>=50<=75	>=75<100	>=100<150	>=150<300	>=300<500	>=500<750	>=750<1000	>=1000
41-50	6.30%	6.30%	6.30%	6.30%	6.45%	6.45%	6.45%	6.45%	6.45%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
51-60	6.40%	6.40%	6.40%	6.40%	6.40%	6.55%	6.55%	6.55%	6.55%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%
61-70	6.50%	6.50%	6.50%	6.50%	6.50%	6.65%	6.65%	6.65%	6.65%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%
71-80	6.55%	6.55%	6.55%	6.55%	6.70%	6.70%	6.70%	6.70%	6.70%	6.75%	6.75%	6.75%	6.70%	6.70%	6.70%	6.70%	6.70%
81-89	6.65%	6.65%	6.65%	6.65%	6.80%	6.80%	6.80%	6.80%	6.80%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
90-99	6.70%	6.70%	6.70%	6.70%	6.85%	6.85%	6.85%	6.85%	6.85%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
100-119	6.70%	6.70%	6.70%	6.70%	6.85%	6.85%	6.85%	6.85%	6.85%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
120-129	6.70%	6.70%	6.70%	6.70%	6.85%	6.85%	6.85%	6.85%	6.85%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
130-169	6.70%	6.70%	6.70%	6.70%	6.85%	6.85%	6.85%	6.85%	6.85%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
170-180	6.70%	6.70%	6.70%	6.70%	6.85%	6.85%	6.85%	6.85%	6.85%	6.90%	6.90%	6.90%	6.85%	6.85%	6.85%	6.85%	6.85%
181-189	6.60%	6.60%	6.75%	6.75%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
190-269	6.60%	6.60%	6.75%	6.75%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
270-279	6.60%	6.60%	6.75%	6.75%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
280-349	6.65%	6.65%	6.80%	6.80%	6.75%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%
350- 1 year	6.90%	6.90%	7.05%	7.05%	7.00%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%
1year 1day - 376	6.95%	6.95%	7.10%	7.10%	7.05%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
377 - 730	6.95%	6.95%	7.10%	7.10%	7.05%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
2years 1day - 741	6.95%	6.95%	7.10%	7.10%	7.05%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
742 - 1095	6.75%	6.75%	6.90%	6.90%	6.85%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%
3years 1day - 1106	6.75%	6.75%	6.90%	6.90%	6.85%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%
1107 - 1460	6.50%	6.50%	6.65%	6.65%	6.60%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
4years 1 day - 1471	6.50%	6.50%	6.65%	6.65%	6.60%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
1472 - 1824	6.25%	6.25%	6.40%	6.40%	6.35%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%
1825	6.25%	6.20%	6.40%	6.40%	6.35%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%

Disclaimer:

1. Subject to any regulatory provisions to the contrary, the Deposit once placed cannot be cancelled or withdrawn before maturity.
2. For Non - Cancellable Term Deposit's , Pre-mature withdrawal / Partial withdrawal / Sweep In/Out facility / Auto Renewal is Not allowed".
3. Forced premature withdrawal will be allowed in exceptional circumstances like court orders/ regulatory or statutory attachments or liquidation of the Depositor.
4. On withdrawal of the Deposit (forced or otherwise), prior to the maturity date, interest paid on the Deposit, from inception, will be clawed back from the deposit amount. "
5. Interest on deposit ceases at maturity subject to tax deducted at source if applicable.

Date

10-Apr-24

Notes:

- a) T-Bill Floating rate matrix for deposits >= 2M
- b) Below rate are applicable based on unit size of each deposit
- c) Below rates are approved by TCMC committee
- d) T = T-Bill rate published on Financial Benchmark India Pvt Ltd (FBI)
- e) Offered T-Bill rates are published on previous working day on FBI site.

Tenor - 90 Days	T-Bill Corporate Rate (per 1M)																							
	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75	1M-0x0.75
1 Year	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%	1 Month T-Bill 0.10%

** T-Bill Floating rates are offered only to Corporate Clients which include Clients of Corporate Bank, across Corporate Cash Management (CCM).

Trade Finance and Custody divisions . (Not Applicable to International Private Banking Clients)