No	Maturity Slab	Interest Rates on Term Deposits	
		Less than Rs 1.00 Crore	Rs 1.00 Crore & above
1	07-14 Days	3.00%	4.50%
2	15-45 Days	3.00%	4.50%
3	46-90 Days	4.50%	5.00%
4	91-179 Days	4.25%	5.50%
5	180-269 Days	5.50%	5.75%
6	270-364 Days	5.75%	5.75%
7	1 Year	6.30%	6.25%
8	451 Days	6.65%	6.25%
9	Above 1 year but less than 2 years	6.50%	6.25%
10	2 Years	6.30%	6.00%
11	Above 2 year but less than 3 years	6.30%	6.00%
12	Above 3 year but less than 5 years	6.30%	5.50%
13	Above 5 years to 10 years	6.00%	5.50%

Terms & conditions:

1. Senior citizens (aged **60 years and above**) shall be eligible for an **additional interest rate of 0.50% over and above the applicable regular interest rate** on deposits accepted for a period of **6 months or more**.
2. Super Senior Citizens (aged **80 years and above**) shall be eligible for an **additional interest rate of 0.65% over and above the applicable regular interest rate** on deposits accepted for a period of **2 years or more**.

Procedure applicable for premature withdrawal/renewal of Term Deposit Receipts (TDRs).

1. No interest shall be payable on premature withdrawal of **Term Deposits having a maturity period of less than 15 days or Recurring Deposits having a maturity period of less than 3 months**.
2. For **Term Deposits held for more than 15 days**, interest shall be paid at the **applicable rate or the contracted rate, whichever is lower, less 1%**, for the actual period for which the deposit remained with the Bank.

For other Terms & Conditions, please contact the nearest branch.