

INTEREST RATE ON NRE TERM DEPOSITS w.e.f.– January 10, 2025

NRE DEPOSIT INTEREST RATES % PER ANNUM W.E.F 10.01.2025

Maturity Period	Rates for NRE Deposits less than Rs.3 Crore		Rates For NRE Deposits of Rs.3 Crore to Rs. 10 Crore (Single Deposit)	
	Existing Rates w.e.f. 10.08.2024	Revised Rates w.e.f. 10.01.2025	Existing Rates w.e.f. 10.08.2024	Revised Rates w.e.f. 10.01.2025
1 yr to less than 2 years	6.85	6.85	7.00	7.00
2 yr to less than 3 years	7.00	7.25	6.50	6.75
3 yr to less than 5 years	6.75	7.00	6.00	6.25
5 years & above upto 10 years	6.50	6.75	5.75	6.00

SPECIAL TERM DEPOSIT INTEREST RATES % PER ANNUM

Period (days)	Callable	Non-Callable (Deposits above Rs 1 Cr.)
	Rates w.e.f. 10.08.2024	Rates w.e.f. 10.08.2024
444	7.45	7.60

Period (days)	Callable	Non-Callable (Deposits above Rs. 1 Cr.)
	Rates w.e.f. 10.04.2023	
999	6.50	6.65

Period (days)	Callable	Non-Callable (Deposits above Rs. 1 Cr.)
	Rates w.e.f. 10.01.2024	
555	7.25	7.40

Cent Garima Deposit Scheme

Period (days)	Existing rate w.e.f. 10.08.2023
777	7.15

- Additional benefit of interest is **not** allowed to either Senior citizen or ex-staff/staff.

- In case of premature withdrawal No interest payable if closed before completion of 1 year. 1% penal interest to be applied (as applicable) if closed before maturity after completion of 1 year.
- Premature withdrawal is not allowed if a loan is availed against the deposit.