

Deposit Rate Sheet

Effective Date: April 27, 2025

CONSUMER BANKING

CONVENTIONAL

CASA PRODUCTS

Product Name				
	Up to ₹ 10,000	₹ 10,000+		
Prime Savings Account	0%	2.50%		
Prime Porijon Savings Account	0%	3.00%		
	Up to ₹ 50 Lac	₹ 50+ Lac to < 1 Crore	₹ 1 Crore+	
Prime Payroll Account	1.25%	1.75%	2.00%	
NRTA Savings Account	1.25%	1.75%	2.00%	
	Up to ₹ 1 Lac	₹ 1+ Lac to < ₹ 10 Lac	₹ 10+ Lac to < ₹ 50 Lac	₹ 50+ Lac
Prime One Savings Account	0%	3.00%	3.50%	4.00%
	Up to ₹ 50,000	₹ 50,001 to < ₹ 5 Lac	₹ 5+ Lac to < ₹ 20 Lac	₹ 20+ Lac
Prime Women's Savings Account	0%	4.00%	4.50%	5.00%
Prime Teacher's Account	0%	4.00%	4.50%	5.00%
	Up to ₹ 1 Lac	₹ 1+ Lac to < ₹ 10 Lac	₹ 10+ Lac to < ₹ 50 Lac	₹ 50+ Lac
Prime Fifty & Plus Savings Account	3.00%	3.50%	4.00%	4.50%
	Any Amount			
Prime First Account	5.00%			
Prime Youth Account	4.00%			
Prime RFCD Account*	1.00%			

*GFET Conditions Apply

CONSUMER BANKING

CONVENTIONAL

FIXED/TERM DEPOSITS

Product Name	Tenure	Any Amount		
Prime Fixed Deposit	1M	2.00%		
	3M	7.00%		
	4M	9.25%		
	6M	9.00%		
	7M	9.75%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	
		Any Amount		
	13M	7.00%		
	14M	7.00%		
Prime Fixed Deposit Plus	24M & above	8.00%		
	91 Days	9.75%		
	181 Days	10.00%		
Prime I-First Fixed Deposit	12M	9.25%		

MONTHLY INSTALLMENT DEPOSIT SCHEMES (MID)

Product Name	Tenure in Months							
	36M	48M	60M	84M	120M	144M	180M	240M
Prime Kotipoti DPS	-	-	9.00%	9.00%	9.00%	9.00%	9.00%	-
Prime Millionaire Scheme (PMS)	-	-	6.00%	6.00%	7.00%	7.00%	-	-
Lakhopati Deposit Scheme (LDS)	6.00%	-	6.00%	-	7.00%	-	7.00%	-
Lakshma Puroti Deposit Scheme (LPDS)	6.00%	6.00%	6.00%	-	-	-	-	-
Prime Deposit Premium Scheme	9.00%	-	9.00%	9.00%	9.00%	-	-	-
Prime Edu DPS	-	-	9.00%	-	9.00%	-	9.00%	9.00%

SINGLE INSTALLMENT DEPOSIT SCHEME (SID)

Product Name	Tenure in Months			
	12M	36M	60M	
Prime Monthly Income Scheme (PMIS)	9.75%	7.75%	7.75%	-
Double Benefit Deposit Scheme	Rate & Tenure			
	9.25% (Double in 7Y 11M)			

LIST OF DISCONTINUED PRODUCTS (FRESH BOOKING IS NOT ALLOWED UNTIL FURTHER NOTICE)

Product Name	Up to ₹ 50 Lac	₹ 50+ Lac to < 1 Crore	₹ 1+ Crore	
Savings Account Monthly Basis	1.25%	1.75%	2%	
My First Account	1.25%	1.75%	2%	
Neera Savings Account	1.25%	1.75%	2%	
Shukonna Account	1.25%	1.75%	2%	
Prime DiGi*	1.25%	1.75%	2%	

* Subject to having a monthly Average Balance of ₹ 25K & above

Product Name	Tenure in Months								
	12M	36M	48M	60M	84M	120M	144M	180M	240M
Kotipoti Deposit Scheme (KDS)	-	-	-	6%	6.00%	7.00%	7.00%	7.00%	-
Neera Motherhood Scheme (NMS)	-	6.00%	-	6.00%	6.00%	7.00%	7.00%	-	-
Contributory Savings Scheme (CSS)	-	9.00%	-	9.00%	9.00%	9.00%	9.00%	9.00%	-
Nobagoto Deposit Scheme (NDS)	-	-	-	6.00%	6.00%	7.00%	-	7.00%	7.00%
Neera Education Savings Scheme (NESS)	-	6.00%	-	6.00%	6.00%	7.00%	7.00%	7.00%	7.00%
Monthly Benefit Deposit Scheme	-	6.50%	-	6.75%	6.75%	7.00%	-	-	-
Account 150%	-	-	-	-	6.00%	-	-	-	-
Brighter Tomorrow Deposit Scheme	6.00%	-	-	-	-	-	-	-	-

SME BANKING
CONVENTIONAL
CASA PRODUCTS

Product Name	Up to ₹ 50,000	₹ 50,000+
Prime Business Plus	0.00%	4.00%

SME BANKING
CONVENTIONAL
FIXED/TERM DEPOSITS

Product Name	Tenure	Any Amount		
Prime Business Fixed Deposit	1M	2.00%		
	3M	7.00%		
	6M	9.00%		
		Up to ₹ 3 Crore	₹ 3+ Crore	
	12M	10.00%	10.25%	
		Any Amount		
Prime Business Fixed Deposit Plus	91 Days	9.75%		
	181 Days	10.00%		

SME BANKING
CONVENTIONAL
MONTHLY INSTALLMENT DEPOSIT SCHEME (MID)

Product Name	Tenure in Months								
	36M	48M	60M	84M	120M				
Prime Agami	3.25%	5.00%	5.00%	5.00%	6.00%				

SME BANKING
CONVENTIONAL
SINGLE INSTALLMENT DEPOSIT SCHEME (SID)

Product Name	Tenure in Months			
	12M			
Prime Business Monthly Income Scheme (PBMIS)	9.75%			

LIST OF DISCONTINUED PRODUCTS (FRESH BOOKING IS NOT ALLOWED UNTIL FURTHER NOTICE)

Product Name	Up to ₹ 50 Lac	₹ 50+ Lac to < 1 Crore	₹ 1+ Crore	
Prime Lenden	1.00%	2.00%	2.50%	

WHOLESALE BANKING
 (CORPORATE, COMMERCIAL & EMERGING MARKET)

CONVENTIONAL
SND & CASA PRODUCTS

Product Name				
	Up to ₹ 1 Cr	₹ 1+ Cr to < ₹ 25 Cr	₹ 25+ Cr to < ₹ 100 Cr	₹ 100+ Cr
Special Notice Deposit (SND)*	0.50%	1.00%	2.00%	2.50%

*SND Rates only for Public Enterprises will be 2.00% (for below ₹ 100 crore) and 3.15% (for ₹ 100.00 crore and above)

Product Name				
	Any Amount			
Prime Premium	2.00%			
Prime Power	4.50%			
Prime Pro	6.50%			
	Up to ₹ 25 Cr	₹ 25+ Cr to < ₹ 55 Cr	₹ 55+ Cr	
Prime Excel	2.00%	3.00%	5.00%	

WHOLESALE BANKING
 (CORPORATE, COMMERCIAL & EMERGING MARKET CUSTOMERS)

CONVENTIONAL
FIXED/TERM DEPOSIT PRODUCTS

Tenure	Up to ₹ 50 Lac	₹ 50+ Lac < ₹ 1 Cr	₹ 1+ Cr to < ₹ 3 Cr	₹ 3+ Cr to < ₹ 10 Cr	₹ 10+ Cr < ₹ 25 Cr	₹ 25+ Cr to < ₹ 50 Cr	₹ 50+ Cr to < ₹ 70 Cr	₹ 70+ Cr to < ₹ 100 Cr	₹ 100+ Cr
1M	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3M	4.50%	4.50%	4.50%	4.50%	6.75%	6.75%	6.75%	6.75%	6.75%
4M	4.50%	4.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
6M	4.50%	4.50%	4.50%	4.50%	8.00%	8.00%	8.00%	8.00%	8.00%
7M	4.50%	4.50%	6.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
12M	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	6.25%
13M	4.50%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%
14M	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%
24M & above	4.50%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%

BIJOY 50

	₹ 50 Lac < ₹ 1 Cr	₹ 1+ Cr < ₹ 50 Cr	₹ 50+ Cr						
91 Days	8.50%	8.50%	8.50%						
121 Days	9.50%	9.50%	9.50%						
181 Days	9.50%	9.50%	9.50%						
271 Days	9.50%	9.50%	9.50%						
361 Days	10.00%	10.00%	10.00%						

Rate for Public Sector Companies

8.50% for 12M (only for ₹ 30 Crore and above)

The following conditions will prevail:

- a. Bank Deposit will be managed separately by the Treasury Division.
- b. Client/Group maintaining **combined balance of ₹250 crore and above but below BDT 1,000.00 crore** will receive **10.50%** interest on **FDR for renewal and new booking**.
- c. Client/Group maintaining **combined balance of ₹1,000.00 crore and above** will receive **11%** interest on **FDR for renewal and new booking**.
- d. The revised rate of interest will be effective from **April 27, 2025**.