



Retail Domestic / Non-Resident Rupee Term Deposit Interest Rate Chart w.e.f. January 04, 2021

Maturity Bucket	Revised Rate	Interest Rates for Senior Citizens
7 days to 14 days	3.00%	3.75%
15 days to 30 days	3.00%	3.75%
31 days to Less than 2 months	3.50%	4.25%
2 months to less than 3 months	3.50%	4.25%
3 months to less than 6 months	3.50%	4.25%
6 months to less than 1 year	5.25%	6.00%
1 year to 18 months	5.75%	6.50%
Above 18 months to less than 2 years	6.00%	6.75%
2 years to less than 3 years	6.00%	6.75%
3 years to less than 5 years	5.65%	6.40%
5 years to up to 10 years	5.50%	6.25%

Note:

- ✓ The above rates are applicable for Retail deposits less than INR 2Crore.
- ✓ Senior Citizen Rates are only for Resident Indians and do not apply to NRIs.
- ✓ Submission of proof of Age is mandatory to avail Senior Citizen Rates.
- ✓ Interest earned on the Fixed Deposit will be subject to Tax Deducted at Source as per extant Indian Income Tax laws.
- ✓ Submission of Income Tax PAN No. is mandatory, failing which TDS will be deducted at a higher rate as per Indian Income Tax laws.
- ✓ Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the bank.
- ✓ For pre-mature withdrawal; the Penal interest rate of 1% shall be applicable on the card rate. The card rate for premature closure will be lower of the rate for the original /contracted tenure for which the deposit has been booked or the rate applicable for the tenure for which the deposit has been in force with the Bank. If specific approval has been provided for concessions in penal interest rate for pre-mature withdrawal from the competent authority, then the same will be applicable.
- ✓ Please be advised that email Advise shall be sent to the registered email id of the customer for the FDs booked through Net Banking, Mobile Banking etc.
- ✓ Minimum tenure for Domestic & NRO term deposits is 7 days and no interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.
- ✓ Minimum tenure for NRE term deposits is 1 year and no interest is payable for deposits prematurely withdrawn within the period of 1 year from the date of deposit.
- ✓ Please contact nearest Bandhan Bank Branch for interest rates on deposits INR 2 Crore and above.
- ✓ In case of reinvestment deposits, the interest reinvested is post TDS recovery and hence the maturity amount for re-investment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- ✓ In addition to the clauses specified above, for detailed Terms and Conditions governing Bandhan Bank Fixed Deposits, please click here - <https://www.bandhanbank.com/pdf/TermDepositTC.pdf>