

**Revision in Interest Rates
on Retail Domestic Term Deposits (Below Rs. 3 crore) w.e.f. 15.06.2025**

(Rates in % p.a)

Tenors	Rates for General Public		Rates for Senior Citizens	
	Existing w.e.f. 16/05/2025	Revised w.e.f. 15/06/2025	Existing w.e.f. 16/05/2025	Revised w.e.f. 15/06/2025
7 days to 45 days	3.30	3.05	3.80	3.55
46 days to 179 days	5.30	5.05	5.80	5.55
180 days to 210 days	6.05	5.80	6.55	6.30
211 days to less than 1 year	6.30	6.05	6.80	6.55
1 Year to less than 2 years	6.50	6.25	7.00	6.75
2 years to less than 3 years	6.70	6.45	7.20	6.95
3 years to less than 5 years	6.55	6.30	7.05	6.80
5 years and up to 10 years	6.30	6.05	7.30*	7.05*

*Including additional premium of 50 bps under "SBI We-care" deposit scheme.

NON-CALLABLE TERM DEPOSIT RETAIL (From Rs.1.01 Cr. To less than Rs.3.00 Crs.)			
Tenors		General Public	Senior Citizen
1 Year	0.30% above Card Rate	6.55%	7.05%
2 Years	0.40% above Card Rate	6.85%	7.35%

The interest rate of specific tenor scheme of **"Amrit Vrishti" (444 days)** has also been revised from **6.85% to 6.60% w.e.f. 15-June-2025**. Senior Citizens and Super Senior Citizens are eligible for their additional benefits in rate of interest.

The interest rate payable to SBI Staff will be 1.00% above the applicable rate for public. The rate applicable to all Resident Indian Senior Citizens will be 0.50% above the rate payable for all tenors.

SBI Pensioners who are Resident Indian Senior Citizens will get the benefit of 1% applicable to Staff, 0.50% applicable to Resident Indian Senior Citizens above the applicable rate for public and an additional 50 bps, if the deposit is under "SBI Wecare" deposit scheme.

However, NRO/NRE deposits of Staff are not eligible for additional 1% interest otherwise applicable to staff domestic retail deposits.

No premature penalty will be levied on Staff and SBI Pensioners' Deposits. Interest rate to be paid on premature withdrawal of Term Deposits by Staff and SBI Pensioners will be same as applicable for the period the Deposit has remained with the Bank or the contracted rate, whichever is lower

Savings Bank Slabs	Existing Interest Rate Structure (w.e.f.15.10.2022)	Revised Interest Rate Structure (w.e.f. 15.06.2025) *
Balances less than Rs.10 Crore	2.70% p.a.	2.50% p.a.
Balance Rs.10 Crore and above	3.00% p.a.	

* The revised rates are applicable for domestic Rupee Deposits, NRO Deposits as well as Deposits under Non-Resident (External) Accounts Scheme.

Team SBIPAHC