



Sumitomo Mitsui Banking Corporation
India

Non Withdrawable Rupee Term Deposits

Domestic Rupee Term Deposit Rates effective from 10 Aug 2026

Amount in INR

Sl. No.	Duration	= 30 mio - < 50 mio	= 50 mio - < 100 mio	= 100 mio - < 150 mio	= 150 mio - < 200 mio	= 200 mio - < 250 mio	= 250 mio - < 500 mio	= 500 mio - < 750 mio	= 750 mio - < 1,000 mio	=> 1000 mio
1	61 - 90 days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	Pls contact RM
2	91 - 120 days	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	Pls contact RM
3	121 - 150 days	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	Pls contact RM
4	151 - 183 days	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	Pls contact RM
5	184 - 270 days	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	Pls contact RM
6	271 days - 1 year	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	Pls contact RM
Disclaimer										

The above interest rates are valid as on date of publication and are subject to change from time to time. Please check the prevailing Deposit rates from the Branch on the date of placing the term deposit.

These Deposits cannot be withdrawn before the contracted maturity period. In exceptional circumstances where such premature withdrawal is on account of direction from any statutory and regulatory authority (including cases related to insolvency/bankruptcy/winding up/dissolution of the Customer) in which case no interest / or as per judicial direction will be paid on the principal amount of the Deposit. Auto-renewal facility is not available for such Deposits.



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[Rupee Term Deposits with Pre-mature withdrawal option](#)

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Sl. No.	Duration	< 30 mio	= 30 mio - < 51 mio	= 51 mio - < 60 mio	= 60 mio - < 100 mio	= 100 mio - < 151 mio	= 151 mio - < 160 mio	= 160 mio - < 200 mio	= 200 mio - < 240 mio	= 240 mio - < 250 mio	= 250 mio - < 400 mio	= 400 mio - < 490 mio	= 490 mio - < 500 mio	= 500 mio - < 600 mio	= 600 mio - < 751 mio	= 751 mio - < 760 mio	= 760 mio - < 1,000 mio	=> 1000 mio
1	7 - 14 days	4.30%	5.00%	4.20%	5.15%	5.20%	4.20%	5.15%	5.20%	4.20%	5.20%	5.20%	4.20%	5.10%	5.20%	4.20%	5.20%	Pls contact RM
2	15 - 30 days	4.50%	5.00%	4.30%	5.35%	5.50%	4.30%	5.35%	5.45%	4.30%	5.45%	5.45%	4.30%	5.45%	5.45%	4.30%	5.45%	Pls contact RM
3	31 - 45 days	4.70%	5.55%	4.50%	5.55%	5.70%	4.50%	5.55%	5.65%	4.50%	5.65%	5.65%	4.50%	5.65%	5.65%	4.50%	5.65%	Pls contact RM
4	46 - 60 days	4.90%	5.75%	4.60%	5.75%	5.90%	4.60%	5.75%	5.85%	4.60%	5.85%	5.85%	4.60%	5.85%	5.85%	4.60%	5.85%	Pls contact RM
5	61 - 90 days	5.00%	5.85%	4.70%	5.85%	5.95%	4.70%	5.85%	5.95%	4.70%	5.95%	5.95%	4.70%	5.95%	5.95%	4.70%	5.95%	Pls contact RM
6	91 - 120 days	5.10%	5.89%	4.90%	5.89%	5.89%	4.90%	5.89%	5.89%	4.90%	6.05%	6.05%	4.90%	5.89%	5.89%	4.90%	5.89%	Pls contact RM
7	121 - 150 days	5.20%	5.99%	5.00%	5.99%	5.99%	5.00%	5.99%	6.15%	5.00%	5.99%	5.99%	5.00%	5.99%	5.99%	5.00%	5.99%	Pls contact RM
8	151 - 183 days	5.20%	5.99%	5.00%	6.09%	5.99%	5.00%	5.99%	6.15%	5.00%	6.15%	6.15%	5.00%	6.15%	6.15%	5.00%	6.15%	Pls contact RM
9	184 - 270 days	5.30%	6.09%	5.20%	6.15%	6.09%	5.20%	6.09%	6.09%	5.20%	6.09%	6.09%	5.20%	6.09%	6.09%	5.20%	6.09%	Pls contact RM
10	271 days - 1 year	5.40%	6.11%	5.20%	6.11%	6.11%	5.20%	6.11%	6.11%	5.20%	6.11%	6.11%	5.20%	6.11%	6.11%	5.20%	6.11%	Pls contact RM
11	1year 1day - 2 years	5.40%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	Pls contact RM
12	Above two years	5.40%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	6.11%	4.90%	6.11%	Pls contact RM

Disclaimer

The above interest rates are valid as on date of publication and are subject to change from time to time. Please check the current Deposit rates from the Branch on the date of placing the deposit. Premature withdrawals of such Term Deposits are allowed with a penalty of 2 % imposed on interest rate applicable for the running period. The Rate of penalty is subject to change from time to time.



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Interest rate for Savings Bank Account - 4 % Per annum

Disclaimer
The above interest rate is valid as on date of publication and is subject to change from time to time and is subject to RBI Guidelines.
The interest will be calculated on daily balances but will be credited to the account on a quarterly basis.