

J.P.Morgan

India

Domestic INR Term Deposit Rates with effect from 27th Apr 2026

Tenor/ Amount (INR)	<3cr	>=3cr to 4cr	>4cr to 5cr	>5cr to 6cr	>6cr to 8cr	>8cr to 10cr	>10cr to 15cr	>15cr to 20cr	>20cr to 25cr	>25cr to 30cr	>30cr to 40cr	>40cr to 50cr	>50cr to 60cr	>60cr to 70cr	>70cr to 80cr	>80cr to 100cr	>100cr to 150cr	>150cr
7-13 DAY	2.880	4.630	3.380	3.130	4.480	4.180	4.330	4.580	4.380	4.580	4.880	2.880	2.880	2.880	2.880	4.580	2.880	3.980
14-29 DAY	2.910	2.910	3.910	3.910	2.910	2.910	4.360	4.610	4.410	2.910	4.610	2.910	2.910	2.910	2.910	4.610	2.910	4.010
30-44 DAY	2.960	4.560	4.660	2.960	3.810	2.960	4.560	4.660	4.460	2.960	4.660	2.960	2.960	2.960	2.960	4.660	4.510	4.060
45-59 DAY	2.990	3.890	3.890	2.990	3.990	3.990	4.590	4.640	4.490	3.990	4.790	4.240	4.340	4.340	4.790	4.640	3.490	4.090
60-74 DAY	3.020	3.920	3.920	4.720	4.620	4.020	4.720	4.620	4.520	4.020	4.770	3.020	3.020	3.020	3.020	4.620	3.520	4.020
75-89 DAY	3.115	4.715	4.015	4.515	4.115	4.115	4.715	4.715	4.615	4.115	4.915	3.115	3.115	3.115	3.115	4.715	3.615	4.115
90-104 DAY	3.210	4.960	2.350	4.210	4.210	4.210	4.910	4.810	4.710	4.910	4.960	3.960	3.210	3.210	5.010	5.010	5.010	4.710
105-119 DAY	3.245	3.745	3.245	3.245	3.245	3.245	3.245	4.795	3.245	3.245	3.245	3.245	3.245	3.245	3.245	4.795	3.245	3.245
120-134 DAY	3.280	3.780	3.280	3.280	3.280	3.280	4.530	4.780	3.280	3.280	3.280	3.280	3.280	3.280	3.280	4.780	3.280	3.280
135-149 DAY	3.320	3.820	3.320	3.320	3.320	3.320	3.320	4.770	3.320	3.320	3.320	3.320	3.320	3.320	3.320	4.770	3.320	3.320
150-164 DAY	3.360	3.360	3.360	5.110	3.360	3.360	3.360	4.760	3.360	3.360	3.360	3.360	3.360	3.360	3.360	4.760	3.360	3.360
165-179 DAY	3.395	4.645	3.395	5.045	3.395	3.395	3.395	4.795	3.395	3.395	3.395	3.395	3.395	3.395	3.395	4.795	3.395	3.395
180-194 DAY	3.430	5.180	4.430	4.430	3.430	5.130	3.430	5.080	4.830	4.780	3.430	3.430	3.430	3.430	3.430	4.780	2.500	3.430
195-209 DAY	3.440	4.440	3.440	3.440	3.440	3.440	3.440	4.790	3.440	3.440	3.440	3.440	3.440	3.440	3.440	4.790	3.440	3.440
210-224 DAY	3.450	3.450	3.450	3.450	3.450	3.450	3.450	4.800	3.450	3.450	3.450	3.450	3.450	3.450	3.450	4.800	3.450	3.450
225-239 DAY	3.455	3.455	3.455	3.455	3.455	3.455	3.455	4.805	3.455	3.455	3.455	3.455	3.455	3.455	3.455	4.805	3.455	3.455
240-254 DAY	3.460	3.460	3.460	3.460	3.460	3.460	3.460	4.810	3.460	3.460	5.210	3.460	3.460	3.460	3.460	4.810	3.460	3.460
255-269 DAY	3.470	3.470	3.470	3.470	3.470	3.470	3.470	4.820	3.470	3.470	3.470	3.470	3.470	3.470	3.470	4.820	3.470	3.470
270-284 DAY	3.480	3.480	3.480	3.480	3.480	3.480	3.480	4.830	3.480	3.480	5.230	3.480	3.480	3.480	3.480	4.830	3.480	3.480
285-299 DAY	3.485	3.485	3.485	3.485	3.485	3.485	3.485	4.835	3.485	3.485	5.235	3.485	3.485	3.485	3.485	4.835	3.485	3.485
300-314 DAY	3.490	3.990	3.490	3.490	3.490	3.490	3.490	4.840	3.490	3.490	3.490	3.490	3.490	3.490	3.490	4.840	3.490	3.490
315-329 DAY	3.500	4.000	3.500	3.500	3.500	3.500	3.500	4.850	3.500	3.500	3.500	3.500	5.200	5.200	5.200	4.850	3.500	3.500
330-344 DAY	3.510	4.510	3.510	3.510	3.510	4.510	3.510	4.860	3.510	4.910	3.510	4.860	3.510	3.510	3.510	4.860	3.510	3.510
345-359 DAY	3.520	4.520	3.520	3.520	3.520	3.520	3.520	4.870	3.520	3.520	3.520	3.520	3.520	3.520	3.520	4.870	3.520	3.520
360-365 DAY	3.530	3.530	3.530	3.530	3.530	3.530	3.530	5.380	5.280	3.530	3.530	3.530	5.230	5.230	5.230	4.880	5.230	3.530
>=366 DAY	3.530	3.530	3.530	3.530	3.530	3.530	3.530	4.880	3.530	3.530	3.530	3.530	3.530	3.530	3.530	4.880	3.530	3.530

Note: No interest is paid for Fixed Deposits less than 7 days

Penal Interest Rate for premature closure of deposits: Difference between the rate for the tenor for which the deposit was held with the Bank and the contracted rate, or 0%, whichever is higher.

The interest rates are valid for the date(s) mentioned above. In case of non-updation of the interest rate chart for any reason including Mumbai Branch Banking Holidays, request you to please revisit later or contact your Client Representative