

# Fixed Deposit (FD) Interest Rates Offered By Commercial Banks, Small Finance Banks, Post Office

**Fixed Deposit (FD) interest rates: The annual returns on FD investments are fixed even amid market fluctuations and uncertainties.**

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Fixed deposit interest rates vary according to separate maturity baskets across different banks.

Fixed Deposits (FDs), which grant guaranteed returns on investments, offer higher interest rates than the deposits in savings accounts. FDs are financial instruments, the returns on which are determined at the time of initiating the deposit. The annual returns on fixed deposit investments are fixed even amid market fluctuations and geopolitical uncertainties. However, fixed deposit interest rates vary according to separate maturity baskets across different banks. FDs are offered by private and public sector banks, small finance banks (SFBs), non-banking financial companies (NBFCs) and post offices.

**Given below are the latest interest rates offered by SBI, HDFC Bank, ICICI Bank, small finance banks, and post office on fixed deposits:**

## State Bank of India (SBI)

The following FD interest rates are applicable on deposits below Rs. 1 crore, according to the bank's website - [sbi.co.in](http://sbi.co.in):

Tenors	Revised For Public w.e.f. 28.11.2018	Revised for Senior Citizens w.e.f. 28.11.2018
7 days to 45 days	5.75	6.25
46 days to 179 days	6.25	6.75
180 days to 210 days	6.35	6.85
211 days to less than 1 year	6.4	6.9
1 year to less than 2 year	6.8	7.3
2 years to less than 3 years	6.8	7.3
3 years to less than 5 years	6.8	7.3
5 years and up to 10 years	6.85	7.35

(Source: [sbi.co.in](http://sbi.co.in))

## HDFC Bank

The following FD interest rates are applicable on deposits below Rs. 1 crore with effect from November 6, 2018 according to the bank's website - [hdfcbank.com](http://hdfcbank.com):

Period	Interest rate on FD less than Rs. 1 Crore	
	General public	Senior Citizens
7 - 14 days	3.50%	4.00%
15 - 29 days	4.25%	4.75%
30 - 45 days	5.75%	6.25%
46 - 60 days	6.25%	6.75%
61 - 90 days	6.25%	6.75%

91 days - 6 months	6.25%	6.75%
6 months 1 day- 6 months 3 days	6.75%	7.25%
6 months 4 days	6.75%	7.25%
6 months 5 days- 9 months	6.75%	7.25%
9 months 1 day- 9 months 3 days	7.10%	7.60%
9 months 4 days	7.10%	7.60%
9 months 5 days - 9 months 15 days	7.10%	7.60%
9 months 16 days	7.10%	7.60%
9 months 17 days < 1 Year	7.10%	7.60%
1 Year	7.30%	7.80%
1 year 1 day - 1 year 3 days	7.30%	7.80%
1 year 4 days	7.30%	7.80%
1 year 5 days - 1 Year 15 days	7.30%	7.80%
1 Year 16 days	7.30%	7.80%
1 year 17 days - 2 Years	7.30%	7.80%
2 years 1 day - 2 Years 15 days	7.40%	7.90%
2 Years 16 days	7.40%	7.90%
2 years 17 days - 3 Years	7.40%	7.90%
3 years 1 day - 5 years	7.25%	7.75%
5 Years 1 day - 8 Years	6.50%	7.00%
8 Years 1 day - 10 Years	6.50%	7.00%

(Source: hdfcbank.com)

**ICICI Bank**

The following FD interest rates are applicable on deposits below Rs. 1 crore, according to the bank's website - icicibank.com:

Rate of Interest (% p.a.) w.e.f November 15, 2018		
Tenure Period	General	Senior Citizen
7 days to 14 days	4	
15 days to 29 days	4.25	
30 days to 45 days	5.5	
46 days to 60 days	6	
61 days to 90 days	6.25	
91 days to 120 days	6.25	
121 days to 184 days	6.25	
185 days to 289 days	6.5	
290 days to less than 1 year	6.75	
1 year to 389 days	6.9	
390 days to 2 years	7.1	
2 years 1 day up to 3 years	7.5	
3 years 1 day up to 5 years	7.25	
5 years 1 day up to 10 years	7	
5 years Tax saver FD (max up to Rs. 1.50 lakh)	7.25	

(Source: icicibank.com)

**Ujjivan Small Finance Bank**

The following FD interest rates are applicable on deposits below Rs. 1 crore with effect from November 26, 2018, according to the bank's website - ujjivansfb.in:

Tenure	Interest Rate (pa)
	(Under Rs. 1 crore)
7 Days to 29 Days	5.50%
30 Days to 89 Days	6.25%
90 Days to 179 Days	6.75%
180 Days to 364 Days	7.50%
1 Year to 2 Years	8.00%

1 Year to 2 Years	6.50%
2 Years and 1 Day to 734 Days	7.50%
735 Days	8.25%
736 Days to 798 Days	7.50%
799 Days	8.60%
800 Days to 3 Years	7.50%
3 Years and 1 Day to 5 Years	7.00%
5 Years and 1 Day to 10 Years	6.50%

The bank offers an additional 0.50 per cent interest rate for senior citizens, according to the bank's website.

#### Jana Small Finance Bank

The following FD interest rates are applicable on deposits below Rs. 1 crore, according to the bank's website - janabank.com.

Period	Regular FD Interest rate (p.a.)	Senior Citizen
	Effective from December 14, 2018	Effective
7-45 days	6.00%	
46-60 days	6.50%	
61-180 days	7.00%	
181-365 days	8.50%	
> 1 year- 2 years	8.50%	
> 2 years - < 3 years	8.50%	
= 3 years	9.00%	
> 3 years- 5 years	8.50%	
> 5 years- 10 years	7.00%	

#### Post office

Post office FD account offers interest rates across four maturities: one year, two years, three years, and five years. Given below are the FD interest rates offered by post office as mentioned on India Post's official website- indiapost.gov.in:

Period	Rate
1yr.A/c	7.00%
2yr.A/c	7.00%
3yr.A/c	7.00%
5yr.A/c	7.00%



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