

Fixed Deposit Interest Rates Paid By Key Len Compared

The fixed deposit accounts which have a lock-in period of five or 10 years also offer income tax benefit under Sec 80C of Income Tax Act.

Your Money | NDTV Profit Team | Updated: March 04, 2019 19:14 IST

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One can deposit money in fixed deposits for a specific period, ranging from seven days to 10 years.

Union Bank of India revised its fixed deposit interest rates with effect from February 27, 2019 according to the bank's website - unionbankofindia.com. A fixed deposit (FDs) is a secure financial instrument offered by banks, which fetch guaranteed returns. In a fixed deposit account, money can be deposited for a specific period, ranging from seven days to 10 years. The rate of interest is higher than savings accounts. One can deposit a lump sum of money in fixed deposits for a specific period, ranging from seven days to 10 years. Recently, PNB (Punjab National Bank) also revised its FD interest rates.

Union Bank

The following FD interest rates are applicable on deposits below Rs. 2 crore from February 27, 2019 according to the bank's website - unionbankofindia.com

Tenure	< Rs. 2 crore
7 days – 14 days	5%
15 days – 30 days	5%
31 days – 45 days	5%
46 days – 90 days	5.50%
91 days - 120 days	6.25%
121 days to - 179 days	6.25%
180 days	6.50%
181 days to <10 Months	6.50%
10 Months to 14 Months	6.75%
>14 Months to 3 Years	6.60%
>3 years - 5 Years	6.70%
>5 years - 10 Years	6.70%

State Bank of India

Given below are the latest SBI FD interest rates on deposits below Rs. 2 crore:

Tenors	Revised For Public w.e.f. 22.02.2019	Revised for Senior Citizens w.e.f. 22.02.2019
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%

5 years and up to 10 years	6.55%	7.05%
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(Source: sbi.co.in)

Punjab National Bank

The following FD interest rates are applicable on deposits below Rs. 2 crore with effect from March 1, 2019:

Period	General public (% p.a.)	Senior citi
7 to 14 days	5.75	6
15 to 29 days	5.75	6
30 to 45 days	5.75	6
46 to 90 days	6.35	6
91 to 179 days	6.35	6
111 days	6.5	
180 days to 270 Days	6.35	6
222 days	6.6	7
271 days to less than 1 year	6.35	6
333 days	7.1	7
1 year	6.75	7
555 days	6.85	7
above 1 year & up to 3 years	6.75	7
above 3 year & up to 5 years	6.25	6
above 5 years & up to 10 years	6.25	6

HDFC Bank

The following FD interest rates are applicable on deposits below Rs. 1 crore from November 6, 2018:

Period	Interest rate on FD less than Rs. 1 Crore	
	General public	Se
7 - 14 days	3.50%	
15 - 29 days	4.25%	
30 - 45 days	5.75%	
46 - 60 days	6.25%	
61 - 90 days	6.25%	
91 days - 6 months	6.25%	
6 months 1 day- 6 months 3 days	6.75%	
6 months 4 days	6.75%	
6 months 5 days- 9 months	6.75%	
9 months 1 day- 9 months 3 days	7.10%	
9 months 4 days	7.10%	
9 months 5 days - 9 months 15 days	7.10%	
9 months 16 days	7.10%	
9 months 17 days < 1 Year	7.10%	
1 Year	7.30%	
1 year 1 day - 1 year 3 days	7.30%	
1 year 4 days	7.30%	
1 year 5 days - 1 Year 15 days	7.30%	
1 Year 16 days	7.30%	
1 year 17 days - 2 Years	7.30%	
2 years 1 day - 2 Years 15 days	7.40%	
2 Years 16 days	7.40%	
2 years 17 days - 3 Years	7.40%	
3 years 1 day - 5 years	7.25%	
5 Years 1 day - 8 Years	6.50%	
8 Years 1 day - 10 Years	6.50%	

(Source: hdfcbank.com)

ICICI Bank

The following FD interest rates are applicable on deposits below Rs. 1 crore:

Rate of Interest (% p.a.) w.e.f November 15, 2018

Tenure Period	General	
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)



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