WOB

Interest Rates on INR Deposit

Effective 13/03/2025

Tenor	FD With Pre closure (%)	FD w/o pre closure (%)	FD with Preclosure (%)
Amount	Max INR 3 Crs	Greater Than INR 3 Crs	Greater Than INR 3 Crs
7 – 14 days	4.85	6.45	6.40
15 – 28 days	4.95	6.5	6.45
29 – 45 days	4.95	6.5	6.47
46 – 90 days	5.00	6.5	6.47
91 – 180 days	5.15	6.5	6.47
181 – 365 days	5.20	6.5	6.47
Above 1Y to 3Y	5.30	6.5	-

Premature withdrawal charges 1%

Interest Rates on Saving Bank A/C:

The Saving Bank A/c interest Rate is kept unchanged at 3%.

Base Rate:

Base Rate effective 1st October 2015 is 9.20%

MCLR with effect from 2nd April 2025:

Tenor	MCLR
Overnight	7.10%
One-month	7.10%
Three-months	7.03%
Six months	7.08%
Twelve months	7.01%
Two Years	7.02%
Three Years	7.02%