



Sumitomo Mitsui Banking Corporation
India

Non Withdrawable Rupee Term Deposits

Domestic Rupee Term Deposit Rates effective from 23 February 2024

Amount in INR

Sl. No.	Duration	= 20 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	7 - 14 days	6.30%	6.10%	6.30%	6.20%	6.20%	6.30%	6.30%	6.30%	Pls contact RM
2	15 - 30 days	6.40%	6.30%	6.45%	6.45%	6.30%	6.45%	6.50%	6.50%	Pls contact RM
3	31 - 45 days	6.55%	6.50%	6.45%	6.45%	6.45%	6.65%	6.65%	6.65%	Pls contact RM
4	46 - 60 days	6.60%	6.60%	6.60%	6.60%	6.60%	6.65%	6.65%	6.75%	Pls contact RM
5	61 - 90 days	6.90%	6.80%	6.80%	6.80%	6.80%	6.80%	6.75%	7.00%	Pls contact RM
6	91 - 120 days	6.79%	7.00%	6.80%	6.80%	6.80%	6.80%	7.00%	6.79%	Pls contact RM
7	121 - 150 days	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	Pls contact RM
8	151 - 183 days	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	Pls contact RM
9	184 - 270 days	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	6.89%	Pls contact RM
10	271 days - 1 year	6.91%	6.91%	6.91%	7.00%	6.91%	6.91%	6.91%	6.91%	Pls contact RM
11	1year 1day - 2 years	6.91%	6.91%	6.91%	7.00%	6.91%	6.91%	6.91%	6.91%	Pls contact RM
12	Above two years	6.91%	6.91%	6.91%	6.91%	6.91%	6.91%	6.91%	6.91%	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 These Deposits cannot be withdrawn before the contracted maturity period.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, SMBC at its discretion may allow pre-mature withdrawal of Term Deposits before completion of the contracted maturity period. Penalty on such pre-mature withdrawals shall be 2 % imposed on interest rate applicable for the running period. The Rate of penalty is subject to change.



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

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1	7 - 14 days	4.50%	5.00%	5.00%	5.00%	6.20%	5.00%	6.20%	6.20%	6.20%	Pls contact RM
2	15 - 30 days	5.80%	6.30%	6.35%	6.20%	6.20%	4.50%	6.20%	6.20%	6.20%	Pls contact RM
3	31 - 45 days	5.95%	6.45%	5.60%	6.35%	6.35%	4.50%	6.35%	6.35%	6.35%	Pls contact RM
4	46 - 60 days	6.15%	6.65%	5.65%	6.45%	6.45%	4.50%	6.45%	6.45%	6.45%	Pls contact RM
5	61 - 90 days	6.30%	6.80%	5.70%	6.55%	6.55%	4.50%	6.55%	6.55%	6.55%	Pls contact RM
6	91 - 120 days	6.30%	6.69%	5.80%	6.60%	6.60%	6.15%	6.60%	6.60%	6.60%	Pls contact RM
7	121 - 150 days	6.40%	6.79%	5.90%	6.75%	6.75%	6.25%	6.75%	6.75%	6.75%	Pls contact RM
8	151 - 183 days	6.40%	6.79%	6.00%	6.85%	6.85%	6.25%	6.85%	6.85%	6.85%	Pls contact RM
9	184 - 270 days	6.40%	6.79%	6.00%	6.79%	6.79%	6.15%	6.79%	6.79%	6.79%	Pls contact RM
10	271 days - 1 year	6.00%	6.00%	6.00%	6.81%	6.81%	6.15%	6.81%	6.81%	6.81%	Pls contact RM
11	1year 1day - 2 years	6.00%	6.00%	6.00%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%	Pls contact RM
12	Above two years	6.00%	6.00%	6.00%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%	Pls contact RM

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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.