INTEREST RATES ON NHB TERM DEPOSITS (Non-Individuals)

National Housing Bank (NHB) is pleased to announce the introduction of its Term Deposit Scheme, tailored for institutional and non-individual investors seeking a secure avenue for their surplus funds. The scheme is open to a wide range of non-individual entities looking to optimize their treasury management, including, Companies and Corporate Bodies, Public Sector Undertakings (PSUs), Government Bodies and Agencies, Registered Trusts, Other eligible institutional investors.

Current interest rates applicable for deposits up to ₹3 crore and above ₹3 crores to ₹10 Crore are as under:

Tenure	Rate of Interest (Up to ₹ 3 Crore)	Rate of Interest (Above ₹ 3 Crore & up to ₹ 10 Crore)
12 months	6.25% p.a.	6.50% p.a.
24 months	6.70% p.a.	6.75% p.a.
36 months	6.80% p.a.	6.85% p.a.
48 months	6.60% p.a.	6.60% p.a.
60 months	6.50% p.a.	6.50% p.a.

(These rates apply strictly to a single domestic term deposit structure)

The Scheme provides both Cumulative and Non-Cumulative interest payout options, with interest compounded quarterly. Acceptance of deposits above ₹ 10 crore would be subject to the discretion of NHB.

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