

**1) Rates of Interest on Term Deposits:**

**(a) Deposits above INR 2 Crore: (with effect from 01<sup>st</sup> Apr 2025)**

| Period         | Rate (% per annum) |
|----------------|--------------------|
| 7 – 30 Days    | 4.00%              |
| 31 – 90 days   | 4.10%              |
| 91 – 180 days  | 4.25%              |
| 181 – 364 days | 4.50%              |

(The above rates are subject to change on a daily basis. Please contact us for the prevailing rates)  
(MIBOR linked deposits will be accepted at Overnight MIBOR in line with our term deposits)

**(b) Deposits less than INR 2 Crore: (with effect from 01<sup>st</sup> Apr 2025)**

| Sr. No | Maturity Period       | Rates of interest (%) per annum for Domestic / NRO Term Deposits |                |
|--------|-----------------------|--|----------------|
|        |                       | Regular  | Senior Citizen |
| 1      | 7 days to 30 days     | 3.50   | 3.75           |
| 2      | 31 days to 90 days    | 3.50   | 3.75           |
| 3      | 91 days to 180 days   | 3.60   | 3.85           |
| 4      | 181 days to 364 days  | 3.70   | 3.95           |
| 5      | 365 days to < 2 years | 3.75   | 4.00           |
| 6      | 2 years to < 3 years  | 3.90   | 4.15           |
| 7      | 3 years to < 10 years | 4.00   | 4.25           |

*Note: 1. Minimum Deposit amount is INR 25.00 lacs and maximum is INR 2 Crores*

*Note: 2. Senior Citizen Rates do not apply to NRIs*

**2) RFC Deposits: (with effect from 1<sup>st</sup> Apr 2025)**

|                            |        |
|----------------------------|--------|
| RFC Savings Deposits – USD | 0.10 % |
| RFC Term Deposits – USD    | 0.25 % |
| RFC Term Deposits – CAD    | 0.15 % |

**3) FCNR Deposits: (for period 1 year 1 day to 2 years) (with effect from 1<sup>st</sup> Apr 2025)**

| USD   | GBP     | EUR    | CAD   | AUD   |
|-------|---------|--------|-------|-------|
| 4.35% | 4.4572% | 2.417% | 2.76% | 4.10% |

(Please note that No interest is payable if the FCNR Deposits is prematurely withdrawn before one year)s

(FCNR Rates for period over 2 years will be on referral basis only)

(Minimum threshold for FCNR Deposits is fixed as USD 50,000.00 or its equivalent)

**4) NRE Term Deposits: (Effective 01<sup>st</sup> Apr 2025 till 30<sup>th</sup> Apr 2025 - Both Days Inclusive)**

| Period                             | Rate (% per annum) |
|------------------------------------|--------------------|
| 1 year 1 day to 2 years            | 3.00 %             |
| 2 years 1 day to less than 3 years | 3.50 %             |
| 3 years                            | 3.75 %             |

**5) Savings Bank (SB) rate: (with effect from 01<sup>st</sup> Apr 2025)**

|           |    |
|-----------|----|
| Rate p.a. | 3% |
|-----------|----|