

**1) Rates of Interest on Term Deposits:**
**(a) Deposits above INR 1 Crore: (with effect from 10<sup>th</sup> May 2019)**

| Period         | Rate (% per annum) |
|----------------|--------------------|
| 7 – 30 Days    | 6.15%              |
| 31 – 90 days   | 6.25%              |
| 91 – 169 days  | 6.50%              |
| 170 – 364 days | 6.75%              |

(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 1 Crore: (with effect from 01<sup>st</sup> April 2017)**

| Sr. No | Maturity Period           | Rates of interest (%) per annum for Domestic / NRO Term Deposits |                |
|--------|---------------------------|------------------------------------------------------------------|----------------|
|        |                           | Regular                                                          | Senior Citizen |
| 1      | 7 days to 14 days         | 3.50                                                             | 4.00           |
| 2      | 15 days to 45 days        | 4.00                                                             | 4.50           |
| 3      | 46 days to 90 days        | 4.00                                                             | 4.50           |
| 4      | 91 days to 179 days       | 4.00                                                             | 4.50           |
| 5      | 6 months to < 9 months    | 4.00                                                             | 4.50           |
| 6      | 9 months to < 1 year      | 4.00                                                             | 4.50           |
| 7      | 1 year to 2 years         | 4.50                                                             | 5.00           |
| 8      | Above 2 years to 3 years  | 4.50                                                             | 5.00           |
| 9      | Above 3 years to 10 years | 5.00                                                             | 5.50           |

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

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

**2) RFC Deposits: (with effect from 01<sup>st</sup> May 2019)**

|                            |        |
|----------------------------|--------|
| RFC Savings Deposits – USD | 0.50 % |
| RFC Term Deposits – USD    | 1.00 % |
| RFC Term Deposits – CAD    | 1.00%  |

**3) FCNR Deposits: (for period 1 year 1 day to 2 years) (with effect from 01<sup>st</sup> May 2019)**

| USD    | GBP    | EUR     | CAD    | AUD    |
|--------|--------|---------|--------|--------|
| 2.27 % | 0.65 % | -0.20 % | 1.96 % | 1.19 % |

(Please note that No interest is payable if the FCNRB Deposits is prematurely withdrawn before one year)  
(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 May 2019 till 31 May 2019-Both Days Inclusive)**

| Period                             | Rate (% per annum) |
|------------------------------------|--------------------|
| 1 year 1 day to 2 years            | 4.22 %             |
| 2 years 1 day to less than 3 years | 4.09 %             |
| 3 years                            | 4.03 %             |