

**1) Rates of Interest on Term Deposits:**
**(a) Deposits above INR 2 Crore: (with effect from 01<sup>st</sup> Nov 2022)**

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> Nov 2022)**

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> Nov 2022)**

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> Nov 2022)**

USD	GBP	EUR	CAD	AUD
3.04 %	2.1852 %	0.657 %	3.75 %	2.60 %

(Please note that No interest is payable if the FCNRB Deposits is prematurely withdrawn before one year)  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<sup>st</sup> Nov 2022 till 30<sup>th</sup> Nov 2022-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> Nov 2022)**

Rate p.a.	3%
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