

FCNR Deposit Interest rates:

Term Deposits Interest Rate-Applicable for FCNR deposits (rate % p.a.) USD 350,000 / GBP 300,000 / EUR 300,000 and above effective from May 02, 2025			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
>= 12 months < 24 months	3.61	3.64	1.38
>= 24 months < 36 months	3.53	3.67	1.43
>= 36 months < 48 months	3.48	3.64	1.49
>= 48 months < 60 months	3.21	3.70	1.56
60 months	3.39	3.70	1.33

Note:

1. The Foreign Currency Non-Resident (FCNR) Deposits interest rates are regulated by the Reserve Bank of India.
2. 1% premature withdrawal penalty as applicable for deposits of 1 year and above. No Interest is payable for deposits of less than 1 year.
3. The rates are subject to change without notice. Interest rate compounded half yearly.
4. Senior Citizen & Staff-Special rate not applicable.

RFC Deposit Interest rates:

Term Deposits Interest Rate-Applicable for RFC deposits (rate % p.a.) USD 350,000 / GBP 300,000 / EUR 300,000 and above effective from May 02, 2025			
Currency	USD	GBP	Euro
Period	Rate	Rate	Rate
7 days to <3 months	2.22	2.36	0.01
>=3 months<12 months	3.49	3.21	0.96
>= 12 months < 24 months	3.61	3.64	1.38
>= 24 months < 36 months	3.53	3.67	1.43
>= 36 months < 48 months	3.48	3.64	1.49
>= 48 months < 60 months	3.21	3.70	1.56
60 months	3.39	3.70	1.33

Note:

1. The Foreign Currency Non-Resident (FCNR) Deposits interest rates are regulated by the Reserve Bank of India.
2. 1% premature withdrawal penalty as applicable for deposits of 1 year and above. No Interest is payable for deposits of less than 1 year.
3. The rates are subject to change without notice. Interest rate compounded half yearly.
4. Senior Citizen & Staff-Special rate not applicable.