

A. FCNR Deposit Interest rates:

| Term Deposits Interest rate-Applicable for FCNR deposits (rate % p.a.) > USD 100,000 / GBP 60,000 / EUR 60,000 effective from August 14, 2018 | | | |
|---|------|------|--------|
| Currency | USD | GBP | Euro |
| Period | Rate | Rate | Rate |
| >= 12 months < 24 months | 2.75 | 0.90 | 0.0125 |
| >= 24 months < 36 months | 3.00 | 1.00 | 0.0125 |
| >= 36 months < 48 months | 3.15 | 1.00 | 0.0550 |
| >= 48 months < 60 months | 3.15 | 1.00 | 0.0550 |
| 60 months | 3.15 | 1.00 | 0.0550 |

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.

B. RFC Deposit Interest rates:

| Term Deposits Interest rate-Applicable for RFC deposits (rate % p.a.) > USD 100,000 / GBP 60,000 / EUR 60,000 effective from August 14, 2018 | | | |
|--|------|------|--------|
| Currency | USD | GBP | Euro |
| Period | Rate | Rate | Rate |
| 7 days to <3 months | 1.25 | 0.25 | 0.001 |
| >=3 months< 12 months | 1.75 | 0.40 | 0.001 |
| >= 12 months < 24 months | 2.75 | 0.90 | 0.0125 |
| >= 24 months < 36 months | 3.00 | 1.00 | 0.0225 |
| >= 36 months < 48 months | 3.15 | 1.00 | 0.0550 |
| >= 48 months < 60 months | 3.15 | 1.00 | 0.0550 |
| 60 months | 3.15 | 1.00 | 0.0550 |

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.