Foreign Currency Non-Resident (FCNR) Deposits

FCNR rates up to 1 million (effective from 16th June, 2026)*					
Period	***USD***	***GBP***	***EUR***	***AUD***	***SGD***
1 Yr to < 15 Mths	*4.50%*	*4.25%*	*2.55%*	*4.00%*	*1.90%*
15 Mths to < 2 Yrs	*4.50%*	*4.00%*	*1.25%*	*3.85%*	*1.65%*
2 Yrs to < 3 Yrs	*4.25%*	*NA*	*NA*	*NA*	*NA*
3 Yrs to < 4 Yrs	*6.75%*	*NA*	*NA*	*NA*	*NA*
4 Yrs to < 5 Yrs	*6.75%*	*NA*	*NA*	*NA*	*NA*
5 Yrs only	*6.75%*	*NA*	*NA*	*NA*	*NA*

FCNR rates above 1 million (effective from 16th June, 2026)*					
Period	***USD***	***GBP***	***EUR***	***AUD***	***SGD***
1 Yr to < 15 Mths	*4.00%*	*NA*	*NA*	*NA*	*NA*
15 Mths to < 2 Yrs	*4.00%*	*NA*	*NA*	*NA*	*NA*
2 Yrs to < 3 Yrs	*4.00%*	*NA*	*NA*	*NA*	*NA*
3 Yrs to < 4 Yrs	*6.75%*	*NA*	*NA*	*NA*	*NA*
4 Yrs to < 5 Yrs	*6.75%*	*NA*	*NA*	*NA*	*NA*
5 Yrs only	*6.75%*	*NA*	*NA*	*NA*	*NA*

Important Notes

• No interest will be paid if the FCNR Deposit is prematurely withdrawn within 1 year of deposit creation.

• **<u>For FCNR(B) Plus deposits (with tenure of minimum 3 years and up to 5 years) :</u>**

- Lock in Period – The deposit shall be subject to a minimum lock-in period of 1 (one) year.
- Premature withdrawal **–** Premature withdrawal on these deposits are permitted only post the completion of the lock in period of 1 year
- No Auto-Renewal/Rollover – These deposits shall not be eligible for auto-renewal or rollover upon maturity.
- Regulatory Linkage – These deposits are raised pursuant to RBI's special facility relating to FCNR(B) deposits. Accordingly, the terms of this facility are subject to the applicable RBI directions and its operational guidelines issued from time to time.

• The interest on FCNR deposits is compounded at intervals of 180 days each and thereafter for the remaining actual number of days. The principal is increased to include the interest earned during the previous 180 days.

• In case of premature withdrawal including partial premature withdrawal(s), interest shall be paid at the rate prevailing on the date of deposit for the period for which the deposit has remained with the Bank or at the contracted rate, whichever is lower. There is no premature withdrawal penalty charged. For FCNR Plus deposits, the minimum lock in period is 1 year. Premature withdrawals will be permitted only post the completion of this lock in period.

• In case of FCNR (B) deposits, calendar year is taken to consist of 360 days irrespective of whether it is a leap year.

• Terms and conditions applicable to such deposits shall be as per the guidelines prescribed by Reserve Bank of India (RBI) from time to time.