



Foreign Currency Non-Resident (FCNR) Deposits

<i>FCNR rates up to 1 million* (effective from 1st October 2026)</i>					
<i>Period</i>	<i>USD</i>	<i>GBP</i>	<i>EUR</i>	<i>AUD</i>	<i>SGD</i>
<i>1 Yr to < 15 Mths</i>	4.50%	4.25%	2.55%	4.00%	1.25%
<i>15 Mths to < 2 Yrs</i>	4.50%	4.00%	1.25%	3.85%	1.25%
<i>2 Yrs to < 3 Yrs</i>	4.25%	NA	NA	NA	NA
<i>3 Yrs to < 4 Yrs</i>	4.25%	NA	NA	NA	NA
<i>4 Yrs to < 5 Yrs</i>	4.75%	NA	NA	NA	NA
<i>5 Yrs only</i>	4.75%	NA	NA	NA	NA

<i>FCNR rates above 1 million* (effective from 1st September 2026)</i>					
<i>Period</i>	<i>USD</i>	<i>GBP</i>	<i>EUR</i>	<i>AUD</i>	<i>SGD</i>
<i>1 Yr to < 15 Mths</i>	4.00%	NA	NA	NA	NA
<i>15 Mths to < 2 Yrs</i>	4.00%	NA	NA	NA	NA
<i>2 Yrs to < 3 Yrs</i>	4.00%	NA	NA	NA	NA
<i>3 Yrs to < 4 Yrs</i>	4.00%	NA	NA	NA	NA
<i>4 Yrs to < 5 Yrs</i>	4.00%	NA	NA	NA	NA
<i>5 Yrs only</i>	4.00%	NA	NA	NA	NA

Important Notes

- No interest will be paid if the FCNR Deposit is prematurely withdrawn within 1 year of deposit creation.

- 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.
- 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.