



### Interest rates on GIFT City Fixed Deposits

Interest Rates on GIFT City Fixed Deposits Period	Rate of Interest (% p.a.) w.e.f. 16 <sup>th</sup> January 2026	Rate of Interest (% p.a.) w.e.f. 24 <sup>th</sup> September 2025
	USD	EUR
7 – 14 days	3.50%	1.85%
15 – 29 days	3.50%	1.85%
30 – 45 days	3.75%	1.85%
46 – 90 days	4.00%	1.90%
91 – 180 days	4.00%	2.05%
181 days - & less than 1 year	4.25%	2.10%
1 Year	4.50%	1.90%
Above 1 year to < 2 years	4.50%	1.90%
2 years to < 3 years	4.50%	1.95%
3 years to < 4 years	4.50%	1.25%
4 years to 5 years	4.50%	1.25%

#### Important Notes –

- Minimum tenure GIFT City Deposits is 7 days and maximum 5 years. No interest is payable where deposit has not been in place for applicable minimum tenure.
- In case of Gift City Fixed deposits, calendar year is taken to consist of 360 days irrespective of whether it is a leap year.
- There will not be any additional interest on senior citizen deposits.
- The interest on GIFT City Fixed 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.
- On premature withdrawal, Interest will be calculated at the applicable rate (on the date of placement of deposit), for the period the deposit has run.

- The Interest thereon will be paid for the period for which the deposit has remained with the bank, after application of penalty, if any. Premature Withdrawal Penalty currently is Nil.
- Deposits opened and maintained with the Gift City IBU is not covered under any deposit insurance scheme.
- These rates are applicable till revised further.