

**FCNR Deposit Interest rates:**

<b>Term Deposits Interest Rate-Applicable for FCNR deposits (rate % p.a.) USD 350,000 / GBP 300,000 / EUR 300,000 and above effective from January 30, 2025</b>			
<b>Currency</b>	<b>USD</b>	<b>GBP</b>	<b>Euro</b>
<b>Period</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
>= 12 months < 24 months	3.71	3.80	1.70
>= 24 months < 36 months	3.63	3.84	1.73
>= 36 months < 48 months	3.69	3.87	1.82
>= 48 months < 60 months	3.55	3.82	1.74
60 months	3.55	3.76	1.38

**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:**

<b>Term Deposits Interest Rate-Applicable for RFC deposits (rate % p.a.) USD 350,000 / GBP 300,000 / EUR 300,000 and above effective from January 30, 2025</b>			
<b>Currency</b>	<b>USD</b>	<b>GBP</b>	<b>Euro</b>
<b>Period</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
7 days to <3 months	2.58	2.98	1.11
>=3 months<12 months	3.26	3.52	1.55
>= 12 months < 24 months	3.71	3.80	1.70
>= 24 months < 36 months	3.63	3.84	1.73
>= 36 months < 48 months	3.69	3.87	1.82
>= 48 months < 60 months	3.55	3.82	1.74
60 months	3.55	3.76	1.38

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1. The Foreign Currency Non-Resident (FCNR) Deposits interest rates are regulated by the Reserve Bank of India.
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4. Senior Citizen & Staff-Special rate not applicable.