IFSC Banking Unit (IBU) – GIFT City

USD Term Deposits:

1. Fixed Deposit Rate Chart for other than financials institution Callable Deposits

With effect from October 16, 2026

Tenors		
	Amount in USD Mio**	
	< 1	1 & above
7 days to 14 days	3.30%	3.30%
15 days to less than 1 Month	3.30%	3.30%
1 month to less than 2 months	3.60%	3.85%
2 months to less than 3 months	3.85%	4.00%
3 months to less than 6months	4.20%	4.20%
6 months to less than 9 months	4.50%	4.65%
9 months to less than 1 year	4.50%	4.90%
1 year to less than 15 months	4.65%	5.00%
15 months to less than 18 months	4.65%	5.00%
18 months to less than 2 Years	4.65%	5.00%
2 Years to less than 30 months	4.65%	4.95%
30 months to less than 3 Years	4.65%	4.95%
3 Years to less than 4 Years	4.65%	4.95%
4 Years to less than 5 Years	4.65%	4.95%
5 Years to up to 10 Years	3.65%	3.65%
all rates are expressed in % p.a.		

All simple interest rates are expressed in % P.A

Premature withdrawal process and penalty would be as follows:

a. 3 working days' notice in advance will be required.

b. Premature Penalty: Interest will be paid at a rate - 15 bps lower than the rate on the start date of deposit, for the tenor for which the deposit has remained with the Bank or the actual rate of deposit, whichever is lower.

c. 0% interest would be paid if the deposit has remained for less than a week.

*Please reach out to your RM or GIFT operations for interest rates on deposits over USD 100 Million (Or equivalent Or in other currencies).
Acceptance of deposits at IBU branch would be subject to satisfactory AML/KYC compliance by branch Operations team.