IFSC Banking Unit (IBU) – GIFT City

USD Term Deposits:

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

With effect from November 02, 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	3.65%	3.85%
2 months to less than 3 months	3.95%	4.00%
3 months to less than 6months	4.40%	4.40%
6 months to less than 9 months	4.60%	4.65%
9 months to less than 1 year	4.75%	4.95%
1 year to less than 15 months	4.90%	5.10%
15 months to less than 18 months	4.90%	5.10%
18 months to less than 2 Years	4.90%	5.10%
2 Years to less than 30 months	4.80%	4.95%
30 months to less than 3 Years	4.80%	4.95%
3 Years to less than 4 Years	4.80%	4.95%
4 Years to less than 5 Years	4.80%	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.

IFSC Banking Unit (IBU) – GIFT City

USD Term Deposits:

2. Fixed Deposit Rate Chart for Financial Institution Callable Deposits With effect from November 02, 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%	3.60%
2 months to less than 3 months	3.60%	3.60%
3 months to less than 6months	3.85%	4.05%
6 months to less than 9 months	4.00%	4.10%
9 months to less than 1 year	4.05%	4.15%
1 year to less than 15 months	4.05%	4.15%
15 months to less than 18 months	4.05%	4.15%
18 months to less than 2 Years	4.05%	4.15%
2 Years to less than 30 months	3.70%	3.80%
30 months to less than 3 Years	3.70%	3.80%
3 Years to less than 4 Years	3.40%	3.50%
4 Years to less than 5 Years	3.40%	3.50%
5 Years to up to 10 Years	3.40%	3.50%
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.
d. A financial institution is a company that engages in financial and monetary transactions as per the defined criteria of Bank, pls connect with respective RM/IBU Branch for further clarity if needed.

IFSC Banking Unit (IBU) – GIFT City

USD Term Deposits:

3. Fixed Deposit Rate Chart for Non - Callable Deposits

With effect from November 02, 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	3.65%	3.85%
2 months to less than 3 months	3.95%	4.00%
3 months to less than 6months	4.55%	4.60%
6 months to less than 9 months	4.75%	4.85%
9 months to less than 1 year	4.90%	5.05%
1 year to less than 15 months	5.05%	5.20%
15 months to less than 18 months	5.05%	5.20%
18 months to less than 2 Years	5.05%	5.20%
2 Years to less than 30 months	4.95%	5.10%
30 months to less than 3 Years	4.95%	5.10%
3 Years to less than 4 Years	4.95%	5.10%
4 Years to less than 5 Years	4.95%	5.10%
5 Years to up to 10 Years	3.80%	3.80%
all rates are expressed in % p.a.		

All simple interest rates are expressed in % P.A.

Terms and Conditions:

- Non-callable Term Deposits cannot be closed prior to date of maturity in any circumstances.
- Premature/partial withdrawal of non-callable deposits is not permitted, other than the conditions of government orders / regulatory orders/ bankruptcy/legal orders.
    - Premature Closure arising out of afore mentioned scenarios will result in the change of applicable interest rate from the non-callable rate to that of callable Deposit rate.
    - 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.
- Auto Renewal option will not be available for non-callable deposits.
  *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.