



Foreign Currency Non-Resident (FCNR(B))

Term Deposit – Interest Rates effective from 25th Jun'2026

Currency	Tenure	FCNR(B) Term Deposit Interest Rate
USD	1 Yr < 2 yrs	5.30%
	2 Yr < 3 yrs	4.50%
	3 Yr < 4 yrs	7.50%
	4 Yr < 5 yrs	7.50%
	5yr	7.50%
Currency	Tenure	FCNR(B) Term Deposit Interest Rate
GBP	1 Yr < 2 yrs	5.00%
	2 Yr < 3 yrs	4.80%
	3 Yr < 4 yrs	3.00%
	4 Yr < 5 yrs	3.00%
	5yr	3.00%
Currency	Tenure	FCNR(B) Term Deposit Interest Rate
EUR	1 Yr < 2 yrs	3.00%
	2 Yr < 3 yrs	3.00%
	3 Yr < 4 yrs	2.50%
	4 Yr < 5 yrs	2.00%
	5yr	2.00%

➤ **Important Points to Note for FCNR(B) Deposit: -**

- FCNR Deposits are available only for NR customers (individuals)
- FCNR - USD deposits booked under the 3 years up to 5 years tenor during the period 12/06/2026 to 30/09/2026 under the RBI FCNR (B) swap facility shall have a mandatory Lock in period of One Year. No premature closure will be permitted during this period
- A premature withdrawal penalty of 4% shall be applicable on eligible FCNR(B) deposits booked with an original contractual maturity period of 3 years to 5 years tenor under the RBI FCNR (B) swap facility, where the deposit is prematurely withdrawn after completion of 1 year but before completion of 3 years from the date of booking (applicable for USD Currency only).
- A premature withdrawal penalty of 2% shall be applicable on eligible FCNR(B) deposits booked with an original contractual maturity period of 3 years to 5 years tenor under the RBI FCNR (B) swap facility, where the deposit is prematurely withdrawn after completion of 3 years but before the original maturity date (applicable for USD Currency only).
- The Bank reserves the right to review, revise, or withdraw the proposed rates based on market movements, liquidity conditions, funding requirements, regulatory changes, or any other business considerations.