



Resident Foreign Currency (RFC)

Term Deposit – Interest Rates

Currency	Tenure	RFC Term Deposit Interest Rates	
		Regular	USD >=100,000
USD	1 Yr < 2 yrs	5.30%	6.00%
	2 Yr < 3 yrs	4.50%	NA
	3 Yr < 4 yrs	4.25%	NA
	4 Yr < 5 yrs	4.00%	NA
	5yr	4.00%	NA
GBP	1 Yr < 2 yrs	4.50%	NA
	2 Yr < 3 yrs	4.25%	NA
	3 Yr < 4 yrs	3.00%	NA
	4 Yr < 5 yrs	3.00%	NA
	5yr	3.00%	NA
EUR	1 Yr < 2 yrs	3.00%	NA
	2 Yr < 3 yrs	2.75%	NA
	3 Yr < 4 yrs	2.50%	NA
	4 Yr < 5 yrs	2.00%	NA
	5yr	2.00%	NA

Important Points to Note RFC Deposit: -

- ✓ RFC Deposits are available only for Resident (returning NRIs) individual customers
- ✓ Special rate of **6.00%** is applicable only for **RFC deposits of USD 100,000 & above**.
This rate will be applicable from December'25 to February'26 only.