



Resident Foreign Currency (RFC)

Term Deposit – Interest Rates

Currency	Tenure	RFC Term Deposit Interest Rate	
		Regular	USD >=100,000
USD	1 Yr < 2 yrs	5.30%	6.00%
	2 Yr < 3 yrs	4.50%	4.50%
	3 Yr < 4 yrs	4.25%	4.25%
	4 Yr < 5 yrs	4.00%	4.00%
	5yr	4.00%	4.00%
Currency	Tenure	RFC Term Deposit Interest Rate	
		Regular	GBP >=100,000
GBP	1 Yr < 2 yrs	5.00%	5.00%
	2 Yr < 3 yrs	4.80%	4.80%
	3 Yr < 4 yrs	3.00%	3.00%
	4 Yr < 5 yrs	3.00%	3.00%
	5yr	3.00%	3.00%
Currency	Tenure	RFC Term Deposit Interest Rate	
		Regular	EUR >=100,000
EUR	1 Yr < 2 yrs	3.00%	3.00%
	2 Yr < 3 yrs	3.00%	3.00%
	3 Yr < 4 yrs	2.50%	2.50%
	4 Yr < 5 yrs	2.00%	2.00%
	5yr	2.00%	2.00%

Important Points to Note RFC Deposit: -

- ✓ RFC Deposits are available only for Resident (returning NRIs) individual customer
- ✓ Special rate of **6.00%** is applicable only for **RFC deposits of USD 100,000 & above** and is applicable from December'25 to February'26 only.
- ✓ Interest Rate for GBP and EUR will be valid till March'26.