


Offshore Deposit Interest Rates % p.a valid from 24 June 2025

Tenor	USD upto 5,000,000	USD upto 20,000,000
	Annualized Rate	Annualized Rate
15 days < 1 month	3.6000%	3.5500%
1 month < 2 months	4.2500%	4.2000%
2 months < 3 months	4.3000%	4.2500%
3 Months < 6 months	4.3000%	4.2500%
6 months < 9 months	4.2000%	4.1500%
9 months < 12 months	4.1000%	4.0500%
12 months < 18 months	3.9000%	3.8500%
18 months < 2 years	3.5000%	3.4500%
2 years < 3 years	3.0000%	**
3 years < 4 years	2.5000%	**
4 years < 5 years	2.2500%	**
5 years	2.1000%	**
Tenor	GBP upto 5,000,000	GBP upto 20,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	3.9000%	**
2 months < 3 months	3.9500%	**
3 Months < 6 months	3.9500%	**
6 months < 9 months	3.8000%	**
9 months < 12 months	3.7500%	**
12 months < 18 months	3.5500%	**
18 months < 2 years	3.2500%	**
2 years < 3 years	2.8500%	**
3 years < 4 years	2.4000%	**
4 years < 5 years	2.1500%	**
5 years	2.0000%	**
Tenor	EUR upto 5,000,000	EUR upto 20,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	1.7500%	**
2 months < 3 months	1.8000%	**
3 Months < 6 months	1.8000%	**
6 months < 9 months	1.6000%	**
9 months < 12 months	1.5500%	**
12 months < 18 months	1.4000%	**
18 months < 2 years	1.2500%	**
2 years < 3 years	0.8500%	**
3 years < 4 years	0.5500%	**
4 years < 5 years	0.4500%	**
5 years	0.3500%	**

Tenor	CAD upto 5,000,000	CAD upto 20,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	2.3000%	**
2 months < 3 months	2.3000%	**
3 Months < 6 months	2.3500%	**
6 months < 9 months	2.2500%	**
9 months <= 12 months	2.1000%	**

Tenor	AUD upto 5,000,000	AUD upto 20,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	3.5000%	**
2 months < 3 months	3.5000%	**
3 Months < 6 months	3.5000%	**
6 months < 9 months	3.3000%	**
9 months <= 12 months	3.1000%	**

Tenor	JPY upto 450,000,000	JPY > 450,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	0.0500%	**
2 months < 3 months	0.0500%	**
3 Months <= 6 months	0.1000%	**

Tenor	CNH upto 25,000,000	CNH > 25,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	0.4000%	**
2 months < 3 months	0.5000%	**
3 Months <= 6 months	0.5000%	**

Tenor	AED upto 25,000,000	AED > 25,000,000
	Annualized Rate	Annualized Rate
1 month < 2 months	4.0000%	**
2 months < 3 months	4.0500%	**
3 Months <= 6 months	4.1000%	**

** will be decided by Treasury on case to case basis.

The above rates are applicable for deposits for Individual and corporates upto amounts mentioned in respective currencies. For deposits in any other currency or higher amounts, please contact your Relationship Manager for rates.

Premature Withdrawal Charges :-		
Deposit Tenor	Deposit Amount	Column1
	Upto USD 5 Million (equivalent)	Above USD 5 Million (equivalent)
		Will be decided by Treasury on case to
Upto 6 Months	Applicable Rate for Run Tenor less 1% case basis*	
6 Months to 1 Year	Applicable Rate for Run Tenor less 0.25%	
Above 1 Year	Applicable Rate Run for Tenor	
	*Principal Amount of Deposit will be protected in all cases	

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