

INTEREST RATES ON DEPOSITS: NRI DEPOSITS*

NON-RESIDENT EXTERNAL (NRE) DEPOSITS – LESS THAN 5 CRORES*

W.E.F 23/09/2020**

SR. NO.	PERIOD	INTEREST RATES (% P.A.)			
		DEPOSITS BELOW RS. 2 CRORE	DEPOSITS OF RS. 2 CRORE < RS.4.91 CRORES	DEPOSITS OF RS. 4.91 CRORE < RS.4.92 CRORES	DEPOSITS OF RS. 4.92 CRORE < RS.5 CRORES
	NRE DEPOSITS:				
1.	1 year < 1 year 5 days	5.15	4.00	3.00	4.00
2.	1 year 5 days < 1 year 11 days	5.10	4.00	3.00	4.00
3.	1 year 11 days < 1 year 25 days	5.10	4.00	3.00	4.00
4.	1 year 25 days < 13 months	5.10	4.00	3.00	4.00
5.	13 months < 14 months	5.10	4.00	3.00	4.00
6.	14 months < 15 months	5.10	4.00	3.00	4.00
7.	15 months < 16 months	5.10	4.00	3.00	4.00
8.	16 months < 17 months	5.10	4.00	3.00	4.00
9.	17 months < 18 months	5.10	4.00	3.00	4.00
10.	18 Months < 2 years	5.25	4.00	3.00	4.00
11.	2 years < 30 months	5.40	4.25	3.00	4.25
12.	30 months < 3 years	5.40	4.25	3.00	4.25
13.	3 years < 5 years	5.40	4.25	3.00	4.25
14.	5 years to 10 years	5.50	4.25	3.00	4.25

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NON-RESIDENT EXTERNAL (NRE) DEPOSITS – 5 CRORES AND ABOVE*

W.E.F 23/09/2020**

Sr. No.	PERIOD	INTEREST RATES (% P.A.)					
		RS. 5 CRORES < RS.10 CRORES	RS. 10 CRORES < RS.24.75 CRORES	RS. 24.75 CRORES < RS.25 CRORES	RS. 25 CRORES < RS.50 CRORES	RS. 50 CRORES < RS.100 CRORES	RS. 100 CRORES AND ABOVE
	NRE DEPOSITS:						
1.	1 year < 1 year 5 days	4.00	4.00	3.00	4.00	4.00	4.00
2.	1 year 5 days < 1 year 11 days	4.00	4.00	3.00	4.00	4.00	4.00
3.	1 year 11 days < 1 year 25 days	4.00	4.00	3.00	4.00	4.00	4.00
4.	1 year 25 days < 13 months	4.00	4.00	3.00	4.00	4.00	4.00
5.	13 months < 14 months	4.00	4.00	3.00	4.00	4.00	4.00
6.	14 months < 15 months	4.00	4.00	3.00	4.00	4.00	4.00
7.	15 months < 16 months	4.00	4.00	3.00	4.00	4.00	4.00
8.	16 months < 17 months	4.00	4.00	3.00	4.00	4.00	4.00
9.	17 months < 18 months	4.00	4.00	3.00	4.00	4.00	4.00
10.	18 Months < 2 years	4.00	4.00	3.00	4.00	4.00	4.00
11.	2 years < 30 months	4.25	4.25	3.00	4.25	4.25	4.25
12.	30 months < 3 years	4.25	4.25	3.00	4.25	4.25	4.25
13.	3 years < 5 years	4.25	4.25	3.00	4.25	4.25	4.25
14.	5 years to 10 years	4.25	4.25	3.00	4.25	4.25	4.25

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INTEREST RATES ON NRO DEPOSITS*

DEPOSITS – LESS THAN 5 CRORES

W.E.F. 13/11/2020**

SR.N O.	PERIOD	INTEREST RATES (% P.A.)			
		DEPOSITS BELOW RS. 2 CRORE	DEPOSITS OF RS. 2 CRORE < RS.4.91 CRORES	DEPOSITS OF RS. 4.91 CRORE < RS.4.92 CRORES	DEPOSITS OF RS. 4.92 CRORE < RS.5 CRORES
1.	7 days to 14 days	2.50	2.50	2.50	2.50
2.	15 days to 29 days	2.50	2.50	2.50	2.50
3.	30 days to 45 days	3.00	2.75	2.50	2.75
4.	46 days to 60 days	3.00	2.75	2.50	2.75
5.	61 days < 3 months	3.00	3.00	2.60	3.00
6.	3 months < 4 months	3.50	3.00	2.60	3.00
7.	4 months < 5 months	3.50	3.00	2.60	3.00
8.	5 months < 6 months	3.50	3.00	2.60	3.00
9.	6 months < 7 months	4.40	3.50	2.75	3.50
10.	7 months < 8 months	4.40	3.50	2.75	3.50
11.	8 months < 9 months	4.40	3.50	2.75	3.50
12.	9 months < 10 months	4.40	3.75	2.75	3.75
13.	10 months < 11 months	4.40	3.75	2.75	3.75
14.	11 months < 11 months 25 days	4.40	3.75	2.75	3.75
15.	11 months 25 days < 1 year	5.15	3.75	2.75	3.75
16.	1 year < 1 year 5 days	5.15	4.00	3.00	4.00
17.	1 year 5 days < 1 year 11 days	5.10	4.00	3.00	4.00
18.	1 year 11 days < 1 year 25 days	5.10	4.00	3.00	4.00
19.	1 year 25 days < 13 months	5.10	4.00	3.00	4.00
20.	13 months < 14 months	5.10	4.00	3.00	4.00
21.	14 months < 15 months	5.10	4.00	3.00	4.00
22.	15 months < 16 months	5.10	4.00	3.00	4.00
23.	16 months < 17 months	5.10	4.00	3.00	4.00
24.	17 months < 18 months	5.10	4.00	3.00	4.00
25.	18 Months < 2 years	5.25	4.00	3.00	4.00
26.	2 years < 30 months	5.40	4.25	3.00	4.25
27.	30 months < 3 years	5.40	4.25	3.00	4.25
28.	3 years < 5 years	5.40	4.25	3.00	4.25
29.	5 years to 10 years	5.50	4.25	3.00	4.25

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RFC DEPOSITS

W.E.F. 15/10/2020**

		RFC SAVINGS BANK DEPOSITS INTEREST RATES W.E.F. 06.08.2016					
		1. USD : 0.50%		4. AUD : 0.75%			
		2. GBP : 0.50%		5. CAD : 0.50%			
		3. EURO : 0.10%					
TERM DEPOSITS:		USD		GBP	EURO	AUD	CAD
		Below 5 million	5 million & above				
1.	30 days to less than 3 months	0.15	0.15	0.15	0.01	0.30	0.35
2.	3 months to less than 6 months	0.25	0.25	0.15	0.01	0.30	0.40
3.	6 months to less than 12 months	0.30	0.30	0.15	0.01	0.30	0.40
4.	12 months and above but less than 2 years	0.50	0.50	0.30	0.01	0.40	0.55
5.	2 years and above but less than 3 years	0.50	0.50	0.30	0.01	0.40	0.55
6.	3 years and above but less than 4 years	0.50	0.50	0.30	0.01	0.40	0.55
7.	4 years and above but less than 5 years	0.55	0.55	0.30	0.01	0.50	0.55
8.	For 5 years only	0.60	0.60	0.30	0.01	0.60	0.55

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FCNR (B) DEPOSITS

W.E.F. 15/10/2020**

PERIOD		INTEREST RATES (% P.A.)						
FOREIGN CURRENCY (NON-RESIDENT) DEPOSIT (BANKS) :								
		USD		GBP	EURO	AUD	CAD	JPY
		Below 5 million	5 million & above					
1.	1 year but less than 2 years	0.50	0.50	0.30	0.01	0.40	0.55	0.01
2.	2 years and above but less than 3 years	0.50	0.50	0.30	0.01	0.40	0.55	0.01
3.	3 years and above but less than 4 years	0.50	0.50	0.30	0.01	0.40	0.55	0.01
4.	4 years and above but less than 5 years	0.55	0.55	0.30	0.01	0.50	0.55	0.01
5.	For 5 years only	0.60	0.60	0.30	0.01	0.60	0.55	0.01

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