

## FCNR (B) Deposits Rates for USD, GBP & EUR (500k and above)– effective from 11 June 2026

(% p.a)

Period	USD	
	500k to less than 1 Million	1 Million and above
1 year to less than 2 years	4.10%	4.10%
2 years to less than 3 years	4.00%	4.00%
3 years to less than 4 years	<b>6.00%</b>	<b>6.25%</b>
4 years to less than 5 years	<b>6.00%</b>	<b>6.25%</b>
5 years only	<b>6.00%</b>	<b>6.25%</b>

Period	GBP	EURO
1 year to less than 2 years	4.50%	2.35%
2 years to less than 3 years	4.25%	2.00%
3 years to less than 4 years	4.00%	1.75%
4 years to less than 5 years	3.50%	1.75%
5 years only	3.50%	1.75%

\* For tenors above 3 years and up to 5 years, the applicable interest rates are valid only for fresh FCNR deposits under RBI's Swap Facility for FCNR (B) deposits, valid until 30 September 2026 – as they fall under newly introduced FCNR Max Deposit Scheme.

\* Premature closure and reopening of existing FCNR deposits will not be eligible under this scheme.

\* The deposit is subject to a mandatory lock-in period of 1 (one) year from the date of deposit opening.

\* Post lock in period - a penalty of 1% on the applicable interest rate for the period the deposit has been held..