

IBU GIFT City Retail Fixed Deposit Interest Rates w.e.f. 01.07.2026

Deposit Period	USD	Deposit Period	GBP	EUR	AUD	JPY	CHF	AED	SGD
	Rate		Rate	Rate	Rate	Rate	Rate	Rate	Rate
7-13 Days	3.40%	7-13 Days	3.40%	1.65%	2.25%	0.10%	0.00%	3.00%	0.05%
14-29 Days	3.45%	14-29 Days	3.45%	1.75%	2.25%	0.15%	0.00%	3.00%	0.70%
30-59 Days	3.70%	30-59 Days	3.55%	1.90%	3.35%	0.25%	0.00%	3.00%	0.80%
60-89 Days	3.75%	60-89 Days	3.70%	1.95%	3.50%	0.35%	0.00%	3.00%	0.90%
90-179 Days	4.00%	90-179 Days	3.90%	2.10%	3.50%	0.40%	0.00%	3.00%	1.00%
180-270 Days	4.05%	180-270 Days	4.05%	2.15%	3.55%	0.40%	0.00%	3.10%	1.20%
271-365 Days	4.15%	271-365 Days	4.15%	2.20%	3.25%	0.40%	0.20%	3.10%	1.25%
366 Days	4.25%	366-719 Days	3.80%	2.10%	3.25%	-	-	3.10%	1.30%
367-719 Days	4.05%								
720-1079 Days	4.00%	720-1079 Days	3.60%	1.90%	3.00%	-	-	-	-
1080 Days-5 Years	3.50%	1080 Days-5 Years	2.50%	1.25%	3.00%	-	-	-	-

#Pre-mature withdrawal penalty @ 0.50% will be applicable on the interest rate applicable and prevailing at the time of account opening date for the tenor up to which Fixed deposit has been maintained at IBU for all Fixed Deposits opened or renewed.

IBU GIFT City Saving Deposit Interest rates*	
USD	3.25%
EURO	1.25%
GBP	2.50%
AUD	2.00%
JPY	0.05%
AED	2.75%
SGD	0.50%

IBU GIFT City Current Deposit Interest rates*						
	USD	GBP	EUR	AUD	JPY	CHF
Up to 25,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25,001- 499,999	2.00%	1.25%	0.75%	0.50%	0.05%	0.00%
500,000 & above	2.75%	1.50%	1.00%	0.75%	0.10%	0.00%

*Interest is paid on a Quarterly basis