

**IBU GIFT City Retail Fixed Deposit Interest rates: -**

IBU GIFT City Retail Fixed Deposit Interest Rates w.e.f. 15.01.2026							
Deposit Period	USD	Deposit Period	GBP	EUR	AUD	JPY	CHF
	Rate		Rate	Rate	Rate	Rate	Rate
7-13 Days	3.35%	7-13 Days	3.40%	1.60%	2.25%	0.00%	0.00%
14-29 Days	3.35%	14-29 Days	3.40%	1.60%	2.25%	0.00%	0.00%
30-59 Days	3.45%	30-59 Days	3.50%	1.65%	3.35%	0.00%	0.00%
60-89 Days	3.60%	60-89 Days	3.65%	1.90%	3.50%	0.00%	0.00%
90-179 Days	3.80%	90-179 Days	3.90%	2.00%	3.50%	0.05%	0.00%
180-270 Days	3.85%	180-270 Days	3.95%	2.10%	3.55%	0.10%	0.00%
271-365 Days	3.95%	271-365 Days	4.05%	2.10%	3.25%	0.15%	0.04%
366 Days	4.00%	366-719 Days	3.50%	1.80%	3.25%	-	-
367-719 Days	3.60%						
720-1079 Days	3.40%	720-1079 Days	3.60%	1.80%	3.00%	-	-
1080 Days-5 Years	2.70%	1080 Days-5 Years	2.45%	1.15%	3.00%	-	-

IBU GIFT City SB Deposit Interest Rates	
USD	3.25%
EURO	1.25%
GBP	2.50%
AUD	2.00%

**#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 deposit has been maintained at IBU for all Deposits opened or renewed.**

Regards,

Pragnesh Panchal  
DVP-II & Head - IBU