

Interest on FCNR (B) Deposits w.e.f. 01 11 2014 to 30 11 2014 (Interest rate percent per annum)

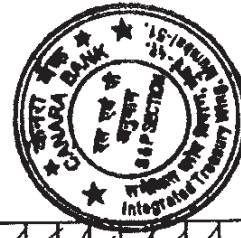
FCNR (B)						
PERIOD OF DEPOSIT						
CURRENCY OF DEPOSIT	1 Year & above but less than 2 years	2 years & above but less than 3 years	3 years only	3 years and above but less than 4 years	4 years and above but less than 5 years	Five years
USD	1.34 ✓	1.72 ✓	3.14 ✓	3.14 ✓	3.48 ✓	3.76 ✓
GBP	1.71 ✓	2.11 ✓	3.39 ✓	3.39 ✓	3.61 ✓	3.79 ✓
EUR	1.21 ✓	1.24 ✓	2.29 ✓	2.29 ✓	2.36 ✓	2.47 ✓
CAD	2.46 ✓	2.46 ✓	3.63 ✓	-	-	-
AUD	3.72 ✓	3.77 ✓	4.86 ✓	-	-	-

FCNR (B) deposits in currencies in Canadian Dollars (CAD) & Australian Dollars (AUD) can only be accepted upto three years.

RFC DEPOSITS

Interest on RFC Deposits w.e.f. 01 11 2014 to 30 11 2014 (Interest percent per annum)

PERIOD OF DEPOSIT	RFC DEPOSITS						
	[Interest rate percent per annum]						
	CURRENCY OF DEPOSITS						
	USD	GBP	EUR	CAD	AUD		
SAVINGS BANK	NIL ✓	NIL ✓	NIL ✓	NIL ✓	NIL ✓		
1 week & above but less than 1 month	NIL ✓	0.15 ✓	NIL ✓	0.60 ✓	1.35 ✓		
1 month & above but less than 3 months	NIL ✓	0.15 ✓	NIL ✓	0.67 ✓	2.30 ✓		
3 months & above but less than 6 months	0.12 ✓	0.36 ✓	NIL ✓	0.82 ✓	2.41 ✓		
6 months & above but less than 1 year	0.20 ✓	0.34 ✓	0.03 ✓	1.07 ✓	2.67 ✓		
1 year & above but less than 2 years	1.34 ✓	1.71 ✓	1.21 ✓	2.46 ✓	3.72 ✓		
2 years & above but less than 3 years	1.72 ✓	2.11 ✓	1.24 ✓	2.46 ✓	3.77 ✓		
3 years only	3.14 ✓	3.39 ✓	2.29 ✓	3.63 ✓	4.86 ✓		



Signature
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MANAGER