

**TERM DEPOSIT RATES EFFECTIVE FROM 1ST DECEMBER TO  
31ST DECEMBER, 2025  
(Less than INR 30 Mio)**

| TENOR  | FOR INR AMOUNTS |
|--|-----------------|
| <b>MINIMUM TENOR FOR THE DEPOSIT IS 7 DAYS</b> | <b>&lt;30Mn</b> |
| <b>DOMESTIC/NRE/NRO TIME DEPOSIT</b>           |                 |
| 7 DAYS TO 14 DAYS                              | <b>4.30%</b>    |
| 15 DAYS TO 21 DAYS                             | <b>4.35%</b>    |
| 22 DAYS TO 29 DAYS                             | <b>4.40%</b>    |
| 30 DAYS TO 46 DAYS                             | <b>4.45%</b>    |
| 47 DAYS TO 60 DAYS                             | <b>4.50%</b>    |
| 61 DAYS TO 74 DAYS                             | <b>4.50%</b>    |
| 75 DAYS TO 89 DAYS                             | <b>4.55%</b>    |
| 90 DAYS TO 104 DAYS                            | <b>4.55%</b>    |
| 105 DAYS TO 120 DAYS                           | <b>4.55%</b>    |
| 121 DAYS TO 149 DAYS                           | <b>4.60%</b>    |
| 150 DAYS TO 164 DAYS                           | <b>4.60%</b>    |
| 165 DAYS TO 180 DAYS                           | <b>4.65%</b>    |
| 181 DAYS TO 196 DAYS                           | <b>4.65%</b>    |
| 197 DAYS TO 226 DAYS                           | <b>4.65%</b>    |
| 227 DAYS TO 240 DAYS                           | <b>4.70%</b>    |
| 241 DAYS TO 269 DAYS                           | <b>4.70%</b>    |
| 270 DAYS TO 345 DAYS                           | <b>4.70%</b>    |
| 346 DAYS TO 1 Year                             | <b>4.75%</b>    |
| OVER 1 YEAR UPTO 15 MONTHS                     | <b>4.75%</b>    |
| OVER 15 MONTHS UPTO 18 MONTHS                  | <b>4.85%</b>    |
| OVER 18 MONTHS UPTO 2 YEARS                    | <b>4.95%</b>    |
| OVER 2 YEARS UPTO 3 YEARS                      | <b>5.00%</b>    |

□ For premature withdrawal after 7 days of term deposit: The rate of interest payable in case of premature withdrawal will be the applicable card rate at the time of opening of the Term Deposit/ Fixed Deposit. The period shall be calculated as the number of days for which the deposit has run-only if it is 7 days or more. A premature penalty of 1% on the interest rate shall be levied.

□ Senior Citizens will be offered 0.5% above the normal interest rates across all maturities.

□ For deposits over INR 30 million, please refer to the deposit rate published separately on the Bank's website.

□ For domestic, non-resident external (NRE) or non-resident ordinary (NRO) Savings Bank Account the interest rate is 4.00%.

□ Your deposit in the Bank up to INR 500,000 is insured with DICGC (Deposit Insurance and Credit Guarantee Corporation- India).

□ Application Form for opening of Term Deposit/ Fixed Deposit is available on Bank's website:  
URL: <https://www.mizuhogroup.com/asia-pacific/india/service/forms/application/index.html>