



Mizuho Bank, Ltd.

**TERM DEPOSIT RATES EFFECTIVE FROM 1ST JANUARY TO
31ST JANUARY, 2026
(Less than INR 30 Mio)**

TENOR	FOR INR AMOUNTS
MINIMUM TENOR FOR THE DEPOSIT IS 7 DAYS	<30Mn
DOMESTIC/NRE/NRO TIME DEPOSIT	
7 DAYS TO 14 DAYS	4.20%
15 DAYS TO 21 DAYS	4.25%
22 DAYS TO 29 DAYS	4.30%
30 DAYS TO 46 DAYS	4.35%
47 DAYS TO 60 DAYS	4.40%
61 DAYS TO 74 DAYS	4.40%
75 DAYS TO 89 DAYS	4.45%
90 DAYS TO 104 DAYS	4.45%
105 DAYS TO 120 DAYS	4.45%
121 DAYS TO 149 DAYS	4.50%
150 DAYS TO 164 DAYS	4.50%
165 DAYS TO 180 DAYS	4.55%
181 DAYS TO 196 DAYS	4.55%
197 DAYS TO 226 DAYS	4.55%
227 DAYS TO 240 DAYS	4.60%
241 DAYS TO 269 DAYS	4.60%
270 DAYS TO 345 DAYS	4.60%
346 DAYS TO 1 Year	4.65%
OVER 1 YEAR UPTO 15 MONTHS	4.65%
OVER 15 MONTHS UPTO 18 MONTHS	4.85%
OVER 18 MONTHS UPTO 2 YEARS	4.95%
OVER 2 YEARS UPTO 3 YEARS	5.00%

- 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>