

**TERM DEPOSIT RATES EFFECTIVE FROM 1ST JULY TO 31ST  
JULY, 2026**  
(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>4.35%</b>
30 DAYS TO 46 DAYS	<b>4.40%</b>
47 DAYS TO 60 DAYS	<b>4.45%</b>
61 DAYS TO 74 DAYS	<b>4.45%</b>
75 DAYS TO 89 DAYS	<b>4.45%</b>
90 DAYS TO 104 DAYS	<b>4.45%</b>
105 DAYS TO 120 DAYS	<b>4.50%</b>
121 DAYS TO 149 DAYS	<b>4.50%</b>
150 DAYS TO 164 DAYS	<b>4.55%</b>
165 DAYS TO 180 DAYS	<b>4.60%</b>
181 DAYS TO 196 DAYS	<b>4.60%</b>
197 DAYS TO 226 DAYS	<b>4.60%</b>
227 DAYS TO 240 DAYS	<b>4.65%</b>
241 DAYS TO 269 DAYS	<b>4.65%</b>
270 DAYS TO 345 DAYS	<b>4.65%</b>
346 DAYS TO 1 Year	<b>4.70%</b>
OVER 1 YEAR UPTO 15 MONTHS	<b>4.70%</b>
OVER 15 MONTHS UPTO 18 MONTHS	<b>4.90%</b>
OVER 18 MONTHS UPTO 2 YEARS	<b>5.05%</b>
OVER 2 YEARS UPTO 5 YEARS	<b>5.10%</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>