

FCNR (B) Deposit - Foreign Currency Non-Resident:

FCNR (B) Deposit Interest Rates p.a. effective from 8 th July'26									
Period	USD (< 1 Mn)	USD (>= 1 Mn)	GBP	EURO	JPY	CAD	AUD	HKD	SGD
1 Yr to < 2 Yrs	4.50%	4.60%	4.40%	2.75%	0.40%	2.75%	4.40%	0.50%	1.90%
2 Yrs to < 3 Yrs	4.00%	4.00%	4.40%	2.25%	0.40%	2.50%	4.20%	0.50%	1.45%
3 Yrs to < 4 Yrs	6.50%	6.50%	6.50%	4.65%	0.40%	2.25%	3.75%	0.50%	0.50%
4 Yrs to < 5 Yrs	6.55%	6.55%	6.55%	4.70%	0.30%	2.25%	3.45%	0.50%	0.50%
5 Yrs only	6.60%	6.60%	6.70%	4.75%	0.30%	2.25%	3.35%	0.50%	0.50%

Disclaimer:

- FCNR (B) deposits booked for a tenure of **≥ 3 years and ≤ 5 years** between 11 June 2026 and 30 September 2026 shall be subject to a **lock-in period of 12 months**.
- Interest rates for FCNR(B) deposits are subject to change as per the guidelines issued by the Reserve Bank of India from time to time.
- High Value / Bulk Deposit of Rs 3 Crs (or equivalent) & above shall be accepted at the sole discretion of the Bank

Penalty Structure for FCNR (B) Fixed Deposits:

Tenure of FCNR (B) Deposit (Completed)	Applicable Penalty Rate on Interest Amount (effective 1 st August'22) *	Applicable Penalty Rate on Interest Amount (effective 2 nd July'26) *	Applicable Penalty Rate on Interest Amount (effective 10 th July'26) *
12 months to less than 3 years (All Currencies)	0.05%	0.05%	0.05%
3 years and above (USD)	0.05%	0.25%	0.25%
3 years and above (All currencies except USD)	0.05%	0.05%	0.25%

*Penalty shall be applicable on **interest rate** basis completed tenure of the FD. **e.g.** If the original rate of interest of FCNR (B) deposit is 3% for a period of 3 years and the same is prematurely closed post completion of 2 years wherein the interest rate is 2%, then post deduction of premature withdrawal penalty interest would be paid at 1.95%.

No penalty shall be applicable on premature withdrawal of eligible FCNR deposits for period less than 1 year where interest payment is not applicable.

SAVINGS ACCOUNTS:

Non-Resident External (NRE) Savings Account and Non-Resident Ordinary (NRO) Savings Account

NON-RESIDENT SAVINGS ACCOUNTS (Rupee Deposits)	
Daily Balance in the Savings Account (INR)	Applicable Interest Rates (p.a.) <i>w.e.f. 7th April'26</i>
Up to Rs. 1 Lac	2.50%
Above Rs.1 Lac to less than Rs.25Lacs	2.50%
Rs.25 Lacs and above to less than Rs.100Cr	3.50%

Note:

- Interest will be calculated on incremental balances in each Interest Rate Slab at applicable rates as above w.e.f 1st October'23.
- For amount of Rs.100 Crores and above, please contact the branch or your designated Relationship Manager.
- Rates are subject to change at the sole discretion of YES BANK. Terms and Conditions apply.

Illustration: If the total balance is INR 100 Crores, then the interest will be calculated as below:

For balances up to INR 1,00,000: 2.50%
For incremental balances above INR 1,00,000 to less than INR 25,00,000: 2.50%
For incremental balances from INR 25,00,000 to less than INR 100 Crs: 3.50%

RFC SAVINGS ACCOUNTS- Resident Foreign Currency (for returning NRIs):

RFC Saving Account Interest Rates	
USD	GBP
0.50%	0.75%

FIXED DEPOSITS

RFC Deposit –Resident Foreign Currency (for returning NRIs):

RFC Deposit Interest Rates p.a. effective from 13th May'26						
Period	USD	GBP	EURO	JPY	CAD	AUD
1 Yr to < 2 Yrs	4.50%	4.40%	2.75%	0.40%	2.75%	4.40%
2 Yrs to < 3 Yrs	4.00%	4.40%	2.25%	0.40%	2.50%	4.20%
3 Yrs to < 4 Yrs	4.00%	3.65%	2.00%	0.40%	2.25%	3.75%

Non-Resident External (NRE) Fixed Deposit:

NRE FIXED DEPOSITS		
Period	Rates for < 3 Crore effective 2 nd June 2026**	Annualized Yield^
12 months	6.65%	6.82%
12 months 1 day < 18 months	6.75%	6.92%
18 months	6.75%	6.92%
18 months 1day < 24 months	7.25%	7.45%
24 months to < 35 months	7.00%	7.19%
35 months	6.90%	7.08%
35 months 1days to < 36 months	7.00%	7.19%
36 months to < 60 months	7.00%	7.19%
60 months	6.75%	6.92%
60 months 1 day to <= 120 months	6.75%	6.92%
**Interest rates are subject to change at the sole discretion of the Bank ^Annualized yields published, compounded quarterly.		

Please Note:

- ✓ No interest is payable if FCNR, NRE FD and RFC FD is withdrawn before completion of 12 months.
- ✓ The additional rate of interest payable on fixed deposits to senior citizens does not apply to NRE and NRO Fixed Deposits.
- ✓ Please contact our nearest branch for Interest Rates on NRO and NRE Fixed Deposits for values equal to or above INR 3 crore
- ✓ Rates subject to change without prior notice
- ✓ Rates for monthly interest payout will be discounted based on prevailing rates
- ✓ If the Customer prematurely withdraws the deposit, interest will be calculated at the rate applicable for the period for which the deposit was held with the Bank as on the date of deposit or the contracted rate of the deposit whichever is lower plus applicable penalty if any.

Non-Resident Ordinary (NRO) Fixed Deposit:

NRO FIXED DEPOSITS		
Period	Rates for < 3 Crore	Annualized Yield^
	w.e.f 2 nd June 2026**	
7 days to 14 days	3.25%	3.25%
15 days to 45 days	3.50%	3.50%
46 days to 90 days	4.50%	4.50%
91 days to 120 days	4.75%	4.75%

121 days to 180 days	4.75%	4.75%
181 days to 271 days	6.00%	6.14%
272 days to 335 days	6.25%	6.40%
336 days to < 12 months	6.50%	6.66%
12 months	6.65%	6.82%
12 months 1 day < 18 months	6.75%	6.92%
18 months	6.75%	6.92%
18 months 1 day < 24 months	7.25%	7.45%
24 months < 35 months	7.00%	7.19%
35 months	6.90%	7.08%
35 months 1 day to < 36 months	7.00%	7.19%
36 months to < 60 months	7.00%	7.19%
60 months	6.75%	6.92%
60 months 1 day to <= 120 months	6.75%	6.92%

****Interest rates are subject to change at the sole discretion of the Bank**

^Annualized yields published, compounded quarterly.

Note:

1. For reference purpose interest rate slabs considered are 3 months = 91 days; 6 months = 181 days; 9 months = 272 days
2. Actual Number of days will be calculated at the time of booking
3. For less than 1 year deposit, please mention tenure in days
4. Reinvestment is available for minimum tenure of 6 months 1 day (actual number of days in the month)
5. If tenure is selected in combination of months and days, then days to be selected max 27 days

****Interest rates are subject to change at the sole discretion of YES BANK**

^Annualized yields published, compounded quarterly.

Premature Penalty on Fixed Deposits:

Kindly refer to the table below for applicable premature withdrawal penalty.

Premature withdrawal penalty shall be applicable on all deposits booked / renewed for amount less than INR 5 Crore as per the table below.

Penalty Structure for Fixed Deposits with value less than INR 5 Cr:

Tenure of Fixed Deposit (Completed)	Penalty Rate			
	w.e.f. 5th July 2019	w.e.f. 16th May 2022*	w.e.f. 08th Aug 2022*	w.e.f. 03rd Nov 2023*
Less than equal to 181 days	Nil	0.25%	0.50%	0.75%
182 days and above	0.50%	0.50%	0.75%	1.00%

Key Points:

- Premature penalty will be applicable for all NRE, NRO & FCNR deposits.
- Premature FD withdrawal penalty interest will be charged for partial as well as full withdrawal.

- Penalty for premature withdrawal is not applicable on RFC deposits.
- For values $\geq$ INR 5 Crs, existing penalty structure shall continue at 0.25% for all tenure & value buckets.
- Premature FD withdrawal penalty interest will be charged for partial as well as full withdrawal and on FDs swept-in via sweep-in facility for any amount.

NRE RECURRING DEPOSITS:

NRE Recurring Deposit Rates ^effective 2 nd June 2026**	
Period	Interest Rate* (per annum)
12 Months	6.65%
15 Months	6.75%
18 Months	6.75%
21 Months	7.25%
24 Months	7.00%
27 Months	7.00%
30 Months	7.00%
33 Months	7.00%
36 months to < 60 months	7.00%
60 months	6.75%
60 months 1 day and above	6.75%

* Interest Rates for installments upto INR 2.99 Cr per month

^Rates are subject to change from time to time at the sole discretion of YES BANK

Please Note:

- ✓ No interest is payable if NRE RD is withdrawn before completion of 12 months
- ✓ Minimum monthly installment of INR 1,000 and in multiples of INR 100 thereof
- ✓ Minimum tenure of 12 months (and in multiples of 3 months thereafter) up to a maximum tenure of 10 years

Premature Penalty on Recurring Deposits:

- ✓ In the event the Customer desires to close the Recurring Deposit before the expiry of Tenure, interest will be paid at the rate applicable on the Opening Date of Recurring Deposit **less 1% per annum**, for the period for which the Recurring Deposit has remained with YES BANK.
- ✓ In the event the customer does not pay a particular installment on time and the same is paid at some subsequent date, such installment will carry a 1% penalty for the period of default.
- ✓ The customer agrees that the total penal interest chargeable to him/her shall be recovered from the total amount of interest payable by the bank and shall be recovered only at the time of maturity or premature closure of the account as the case may be.

FCY Savings Accounts – YES One World

Foreign Currency Savings Account – YES One World				
Effective 3 rd June'26 onwards				
Daily Balance in Savings Account Interest Rates (p.a.)				
(Amount in Respective Currency)	USD	EUR	GBP	SGD
<=1Mn	4.25%	1.75%	2.50%	2.50%
>1Mn to <=5Mn	4.75%	1.50%	2.85%	2.00%
>5Mn to <=10Mn	4.75%	1.50%	2.85%	2.00%
>10Mn to <=50Mn	5.05%	1.50%	2.85%	2.00%
> 50Mn to <=150Mn	5.05%	1.50%	2.85%	2.00%
>150Mn	4.00%	1.50%	2.85%	2.00%

Foreign Currency Savings Account – YES One World	
Effective 3 rd June'26 onwards	
Daily Balance in Savings Account Interest Rates (p.a.)	
(Amount in Respective Currency)	AED
<=3Mn	3.75%
>3Mn to <=15Mn	3.75%
>15Mn to <=30Mn	3.50%
>30Mn to <=150Mn	3.25%
>150Mn	3.25%

- Rates are subject to change at the sole discretion of YES BANK.
- Terms and Conditions apply

FCY Fixed Deposit – YES One World

Tenure	Interest Rate on FCY Fixed Deposits – YES One World Effective from 3 rd August'26				
	USD	GBP	EUR	SGD	AED
7 to 14 days	3.55%	NA	1.70%	0.05%	2.55%
15 to 30 days	3.75%	3.50%	1.70%	0.05%	2.55%
31 to 45 days	3.85%	3.45%	1.80%	0.40%	2.80%
46 to 90 days	3.90%	3.65%	2.00%	0.60%	3.30%
91 to 180 days	4.25%	3.95%	2.25%	0.80%	3.45%
181 to 271 days	4.40%	4.00%	2.45%	1.40%	3.65%
272 days < 1 Yr	4.70%	4.05%	2.50%	1.40%	3.65%
12 Months	4.85%	4.10%	2.70%	1.40%	4.00%
1 Year 1 day to < 15 M	4.85%	4.10%	1.90%	1.40%	4.00%
15 Months	4.75%	4.10%	1.75%	1.40%	3.95%
15 M 1 day to < 2 Yrs	4.75%	4.10%	2.00%	1.40%	3.95%
2 Yrs to < 3 Yrs	4.75%	3.95%	2.00%	1.00%	3.35%
3 Yrs to < 4 Yrs	4.75%	3.85%	1.50%	1.00%	2.80%
4 Yrs to < 5 Yrs	4.75%	3.85%	0.55%	1.00%	2.35%
5 Years	4.75%	3.90%	0.45%	1.00%	1.85%

Interest rates for FCY Fixed Deposits are subject to change at the sole discretion of YES BANK.

Terms and Conditions apply

Above rates are applicable for values less than 5 lakhs, for values 5 lakhs & above, kindly reach out to your Relationship Manager

Premature penalty on YES One World FCY Fixed Deposits

Tenure of Fixed Deposit	Applicable Penalty Rate on Interest Amount (effective 7th November'24)
7 days & above	0.25%*

*No penalty shall be applicable on premature withdrawal of FCY Fixed Deposits for period less than 7 days where interest payment is not applicable