First Abu Dhabi Bank PJSC - India Branch: Bulk Deposit rates for less than 3 crores INR. *Please connect with your concerned RM for any placements*

Deposit Rate	W.E.F 01 July, 2025
Savings Account	3% Pa
Term Deposit<INR 30 mm**	%Pa
7 to 13 days	4.5
14 days to 30 days	4.6
31 days to 44 days	4.7
46 days to 60 days	4.8
61 days to 90 days	4.9
91 days to 180 days	5.0
181 days to 270 days	5.1
271 days to 364 days	5.25
>=365 days	5.5

Please note:

- **Funds to be sighted before 1:30 PM. Any deviations to this to be pre – agreed.**
- **Applicable Standard Terms & conditions listed below basis the category of the deposit:**

Standard T&C applicable for placement of deposits for “Callable Deposits”

a. For Term Deposits, the interest will be calculated at actual/ 365 days’ count convention for all tenors.
b. Any interest on the Term Deposit shall be calculated as Simple Interest payable at the time of maturity.
c. Tax at source will be deducted as per the Income Tax Regulations prevalent from time to time.
d. Acceptance of deposit would be in terms of internal policies of the Bank, as permitted under the applicable laws.
e. No interest shall be payable, where the premature withdrawal of deposit takes place before completion of the minimum period of 7 days as prescribed by the Reserve Bank of India.
f. If a Term Deposit is maturing for payment on a non-business working day, interest shall be paid at the originally contracted rate on the original principal deposit amount for the non-business working day, intervening between the date of the maturity of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
g. The liability of the Bank with respect to a Term Deposit receipt shall be limited to and shall not exceed the amount under the said receipt (principal amount and interest amount minus

TDS and premature withdrawal penalty, as applicable and other charges payable by the Client as per applicable law for the time being in force)

h. Applicable deposit rates will be given as on the date of receipt of the funds by the Bank.

i. Bank reserves the right to change the terms and conditions with respect to the Term Deposits without any prior approval or intimation to the Client, as per the applicable laws.

j. Premature withdrawal of the deposit will attract a foreclosure penalty of 0% (in form of reduced interest rate) at the rate applicable on the date of placement of deposit, for the period for which the Fixed Deposit remained with the Bank.

k. The Term Deposit may be renewed on the specific written instructions of the Client (provided either at the time of placement or at maturity of the Term Deposit, in the manner provided herein). Unless the Client provides specific written instructions, at least [Three] banking days prior to the maturity date of the Term Deposit, payment of principal with or without interest will be made to the designated account as instructed by the Client.