



**CENT GREEN DEPOSIT – NRE**

सेंट्रल बँक ऑफ इंडिया  
Central Bank of India

Minimum Deposit  
**Rs. 50,000**

Maximum Deposit  
**Rs. 1,99,99,999/-**

Account to be opened through online mode only.  
Visit Cent Net Banking to open deposit now.

- For Non Resident Indians
- Additional interest rate over card rate
- Loan against Deposits available online.
- Nomination facility available
- Deposit credited to the linked account on maturity
- Invest in Green deposits and become a part of the ESG (Environment , Social & Governance) framework.

**1111 Days**

**2222 Days**

**3333 Days**

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Terms & Conditions apply

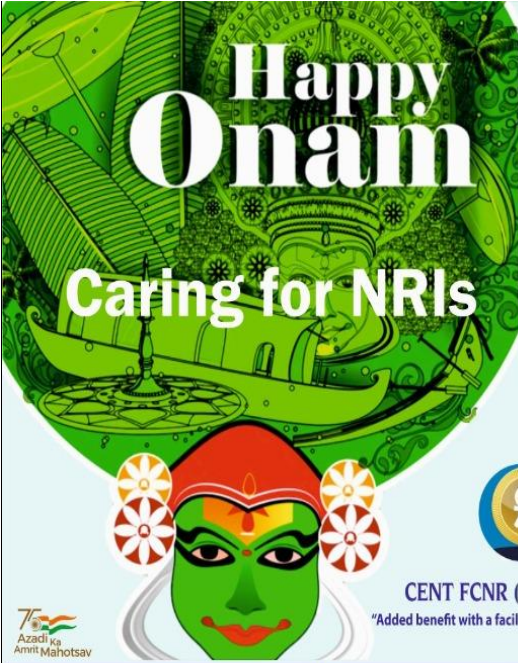
# Central Bank Of India

## Reaches out to the International Indians

Please do not write NRE Account Number if Amount is remitted for FCNR(B) Deposit

### **NRE DEPOSIT INTEREST RATES % per annum W.E.F.10/08/2022**




Maturity Period	Rates for Deposits less than Rs.2 Crore	Rates For Deposits Rs.2 Cr to Rs.10 Cr (Single Deposit)
	Rates w.e.f.	Rates w.e.f.
	10.08.2022	10.08.2022
1 year to less than 2 years	<b>5.35</b>	<b>4.10</b>
2 years to less than 3 years	<b>5.40</b>	<b>4.30</b>
3 years to less than 5 years	<b>5.40</b>	<b>4.40</b>
5 years & above up to 10 years	<b>5.60</b>	<b>4.50</b>
555 Days	<b>5.55</b>	<b>NA</b>



Happy  
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Caring for NRIs

## FCNR... stability in times of fluctuations

CENT FCNR (B) PREMIUM PLUS DEPOSIT SCHEME

\*Added benefit with a facility/option to book forward contract to convert maturity proceeds of FCNR (B) deposit in Indian Rupee (INR)\*



सेंट्रल बँक ऑफ़ इंडिया  
Central Bank of India

1911 से आपके लिए "सेंट्रल" "CENTRAL" TO YOU SINCE 1911

- FCNR(B) Deposit Period: 1 year and upto 3 years
- Forward Contract Tenor: 1 year and upto 3 years
- Minimum Deposit: 10000 for USD, GBP & EURO
- Waiver of SWIFT charges for FCNR(B) deposit related transactions.
- Issuance/Renewal charges on Rupee Platinum Debit Card are free for life time.
- No penal interest for pre-mature closure of deposits after 1 year.
- Conversion of NRE to FCNR(B) and vice versa before maturity will not attract any penalty.

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### FCNR Interest Rate (% p.a.) w.e.f. 01.09.2022

Period Of Deposit	USD	GBP	EUR	CAD	AUD
1 year to less than 2 years	<b>4.25</b>	<b>2.39</b>	<b>0.52</b>	<b>3.10</b>	<b>2.70</b>
2 years to less than 3 years	<b>4.10</b>	<b>2.79</b>	<b>0.72</b>	<b>4.10</b>	<b>3.20</b>
3 years to less than 4 years	<b>3.98</b>	<b>2.89</b>	<b>0.92</b>	<b>4.35</b>	<b>3.55</b>
4 years to less than 5 years	<b>4.08</b>	<b>2.89</b>	<b>0.92</b>	<b>4.40</b>	<b>3.80</b>
5 years only	<b>4.13</b>	<b>2.89</b>	<b>0.92</b>	<b>4.40</b>	<b>3.90</b>
Overdue Deposit	<b>3.25</b>	<b>1.39</b>	<b>0.00</b>	<b>2.10</b>	<b>1.70</b>

\*Please check latest interest rate from home branch before Investing.



## **NRO Time Deposit Interest Rates**

Maturity Period	Rates for NRO Time Deposit less than Rs.2 Crore	Rates for NRO Time Deposits of Rs.2 Crore to Rs.10 Crore (Single Deposit)
	w.e.f. 10.08.2022	w.e.f. 10.07.2022
7-14 Days	<b>2.75</b>	<b>3.00</b>
15-30 Days	<b>2.90</b>	<b>3.00</b>
31-45 Days	<b>3.00</b>	<b>3.10</b>
46-59 Days	<b>3.35</b>	<b>3.10</b>
60-90 Days	<b>3.35</b>	<b>3.50</b>
91-179 Days	<b>3.85</b>	<b>3.60</b>
180-270 Days	<b>4.50</b>	<b>3.70</b>
271-364 Days	<b>4.50</b>	<b>3.90</b>
1 year to less than 2 years	<b>5.35</b>	<b>4.10</b>
2 years to less than 3 years	<b>5.40</b>	<b>4.30</b>
3 years to less than 5 years	<b>5.40</b>	<b>4.40</b>
5 years & above up to 10 years	<b>5.60</b>	<b>4.50</b>
555 Days	<b>5.55</b>	<b>NA</b>

Note: \*Please check latest interest rate from home branch before Investing.

- Premature withdrawal of deposits over Rs.5.00 lakhs will attract penal interest.
- Splitting of deposits for attracting higher rate is not permitted.

## **ABOUT FCNR(B) DEPOSIT**

- *FCNR (B) is only term deposit accounts for a minimum of 1 year and a maximum of 5 years.*
- *These are foreign currency deposit and the interest is based on Benchmark Rates provided by FIBIL.*

*Central Bank of India accepts FCNR B deposits in US Dollar, Great Britain Pounds, Euros, Australian Dollars and Canadian Dollars.*

## **IMPORTANT INFORMATION**

- *NRIs can have joint accounts (NRO/NRE/FCNR). Joint account holders can be NRIs or resident Indians who are close relatives on a 'former or Survivor basis and*
- *Resident can operate the account as Power of Attorney Holder (POA).*
- *Nominees can be NRIs or resident Indians.*
- *Balances in your NRE/FCNR (B) accounts are freely repatriable.*
- *Repatriation can be in the currency of customer's choice.*
- *No Income tax is applicable on interest earned on NRE and FCNR (B) deposits.*

# FATCA & CRS

## Customers:-

- *Please provide FATCA/CRS Declaration to your home branch urgently.*
- *Provide Your TIN No. /Social Security No. to your home Branch.*

**Financial Institutions having financial assets of individuals and entities have to complete "Due Diligence Procedure". Customers are requested to please provide required information to the Bank as and when called for.**

## Phishing

*Phishing is an attempt by someone to retrieve others' confidential information such as passwords, credit/debit card details or other sensitive information. It can be in the form of an official looking email, website popup, SMS message or phone call.*

*Various instances of such phishing attempts (phone call, mail etc.) asking the details of credit card/debit card etc. have been reported.*

*As you are aware, no Bank will ask such details over phone, mail etc. It is for sure that if any call/mail is received asking such details, it is an attempt by somebody to gather the credentials which will be used by them for doing fraudulent transactions later.*

*All are requested to ensure that details (like Card Number, CVV. PIN, Passwords etc.) are not shared with such caller/sender.*