BANK OF BAHRAIN & KUWAIT B.S.C.

INTEREST RATES ON RUPEE DEPOSITS	
RESIDENT SAVINGS ACCOUNT (w.e.f. 01-11-2026)	
	RATE OF INTEREST (P.A.)
For balance up to Rs. 25 Lakh	**2.75**
For balance above Rs. 25 Lakh upto 1 crore	**3.25**
For balance above Rs. 1 Crore	**4.00**
NRE AND NRO SAVINGS ACCOUNT (w.e.f. 01-11-2026)	
For balance up to Rs. 25 Lakh	**2.75**
For balance above Rs. 25 Lakh upto 1 crore	**3.25**
For balance above Rs. 1 Crore	**4.00**

IMPORTANT NOTES:

- Interest on Savings Deposits is calculated on a daily product basis. (interest applied on the end of day balance)
- Interest on Savings Deposits will be credited quarterly on the last day of March, June, September, and December of every calendar year.
- Interest on NRO SB accounts is subject to TDS as per Tax Regulations notified from time to time.

For Resident & NRO TERM DEPOSITS - WITH PREMATURE WITHDRAWAL FACILITY (WPP) (w.e.f. 01-11-2026)		
TENOR	**Below Rs 3 Crore**	**Rs. 3 Crore and above**
7 days to 45 days	**4.25**	**4.25**
46 days to 90 days	**5.00**	**5.00**
91 days to 180 days	**5.75**	**5.75**
181 days to upto 1 year	**6.25**	**6.25**
Above 1 Years and upto 2 Years	**6.50**	**6.50**
Above 2 Years and upto 3 Years	**6.25**	**6.25**
Above 3 Years and upto 5 Years	**6.00**	**6.00**
Above 5 Years	**6.00**	**6.00**
Please check with the bank beforehand for placing deposit above Rs.3 Crore.		

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For Resident & NRO TERM DEPOSITS - WITHOUT PREMATURE WITHDRAWAL FACILITY (WPP) (w.e.f. 01-11-2026)		
TENOR	**Rs. 1 Crore to Rs. 3 Crore**	**Rs. 3 Crore and above**
7 days to 45 days	4.35	4.35
46 days to 90 days	5.10	5.10
91 days to 180 days	5.85	5.85
181 days to upto 1 year	6.35	6.35
Above 1 Years and upto 2 Years	6.60	6.60
Above 2 Years and upto 3 Years	6.35	6.35
Above 3 Years and upto 5 Years	6.10	6.10
Above 5 Years	6.10	6.10

For Resident & NRO Deposit – Recurring Deposits & Advantage Plus (w.e.f. 01-11-2026)	
TENOR	**RATE OF INTEREST P.A.**
1 Year only	6.25
Above 1 Year and upto 2 Years	6.50
Above 2 Year and upto 3 Years	6.25
Above 3 Years and upto 5 Years	6.00
Above 5 Years	6.00

IMPORTANT NOTES:

- For deposits under 'Without Premature Withdrawal Facility', additional interest of not more than 0.10 percent shall be paid on eligible deposits viz., (i) Individual depositors all amounts above INR 1 crore (ii) Non-individuals all amounts. In case the Bank permits premature withdrawal of the deposit under exceptional circumstances, no interest will be paid by the Bank irrespective of the period for which the deposit has been held with Bank. If any interest has been paid under non-cumulative deposit, the interest paid will be recovered from the principal amount when prematurely withdrawn.
- All term deposits accepted from individuals (held singly or jointly) for amount of Rupees One crore and below shall necessarily have premature withdrawal facility
- The minimum tenor of term deposit to be eligible for interest will be seven days.
- Term Deposits for a period of less than 6 months will be paid at simple interest on maturity.
- For cumulative term deposit of 6 months and above, interest with compounding effect will be paid on the basis of interest calculated every quarter such that interest is paid on the interest earned during the previous quarters as well.
- Monthly interest is paid at discounted rates.
- The Bank computes interest on the basis of 365 days for a normal year and 366 days for a leap year.

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- Resident Senior Citizens are paid an additional 0.60% on the term deposits. However, no additional interest shall be paid for NRO deposits.
- TDS on interest will be deducted as per tax regulations wherever applicable. Customers are advised to submit Form 15G/Form 15H to the branches for each deposit for the Financial Year separately.

PENAL PROVISIONS:

- No interest will be paid if the deposit is prematurely withdrawn before the minimum period of 7 days.
- On term deposits withdrawn before the maturity date, interest will be paid at the rate applicable to the amount and period for which the deposit remained with the bank less penalty of 1% and not at the contracted rate.

For NRE Rupee Term Deposit (w.e.f. 01-11-2026)

TENOR	Below Rs 3 Crore	Rs. 3 Crore and above
1 year only	6.25	6.25
Above 1 Year and upto 2 Years	6.50	6.50
Above 2 Year and upto 3 Years	6.25	6.25
Above 3 Years and upto 5 Years	6.00	6.00

For NRE Recurring Deposit (w.e.f. 01-11-2026)

TENOR	RATE OF INTEREST P.A.
1 Year Only	6.25
Above 1 Year and upto 2 Years	6.50
Above 2 Year and upto 3 Years	6.25
Above 3 Years and upto 5 Years	6.00

IMPORTANT NOTES:

- For deposits under 'Without Premature Withdrawal Facility', additional interest of not more than 0.10 percent shall be paid on eligible deposits viz., (i) Individual depositors all amounts above INR 1 crore (ii) non-individuals all amounts. In case the Bank permits premature withdrawal of the deposit under exceptional circumstances, no interest will be paid by the Bank irrespective of the period for which the deposit has been held with Bank. If any interest has been paid under non-cumulative deposit, the interest paid will be recovered from the principal amount when prematurely withdrawn.
- All term deposits accepted from individuals (held singly or jointly) for amount of Rupees One crore and below shall necessarily have premature withdrawal facility
- The minimum tenor of term deposit to be eligible for interest will be one year.
- Term Deposits for a period less than 6 Months will be paid at simple interest on maturity.

- For cumulative term deposit of 6 months and above, interest with compounding effect will be paid on the basis of interest calculated every quarter such that interest is paid on the interest earned during the previous quarters as well.
- Monthly interest is paid at discounted rates.
- The Bank computes interest on the basis of 365 days for a normal year and 366 days for a leap year.
- The benefit of additional interest as available to Resident Senior Citizens is not available for NRE deposits.

PENAL PROVISIONS:

- No interest will be paid if the deposit is prematurely withdrawn before the minimum period of one year.
- On term deposits withdrawn before the maturity date, interest will be paid at the rate applicable to the amount and period for which the deposit remained with the bank less penalty of 1% and not at the contracted rate.
- No penalty is levied for premature withdrawal on NRE term deposits for conversion into Resident Foreign Currency (RFC) Account.
- Penalty of 1 % for premature withdrawal will be levied for conversion of NRE deposit into FCNR deposit and vice versa.

FOREIGN CURRENCY NON-RESIDENT DEPOSITS - FCNR (w.e.f. 01-11-2026)

INTEREST RATE P. A

TENOR	USD	GBP	JPY
1 Year and above but less than 2 Years	4.25	2.00	0.40
2 Year and above but less than 3 Years	4.00	-	-
3 Years and above but less than 4 Years	4.00	-	-
4 Years and above and upto 5 Years	2.00	-	-

IMPORTANT NOTES:

- The minimum tenor of FCNR term deposit to be eligible for interest will be one year.
- Interest on FCNR deposits is calculated on the basis of 360 days to a year.
- The interest on FCNR deposits will be calculated and paid at intervals of 180 days each and thereafter for the remaining actual number of days.
- The option to receive interest on maturity with compounding effect rests with the depositor.

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PENAL PROVISIONS:

- No interest will be paid if the FCNR deposit is prematurely withdrawn before the minimum period of one year.
- On term deposits withdrawn before the maturity date, interest will be paid at the rate applicable to the amount and period for which the deposit remained with the bank less penalty of 1% and not at the contracted rate.
- Penalty of 1% will be levied on premature withdrawal of FCNR deposits when the depositors return to India for permanent settlement.
- Penalty of 1% will be levied on premature withdrawal of FCNR deposits for conversion of FCNR deposits to NRE deposits or vice versa.
- No penalty is levied for premature withdrawal on FCNR deposits for conversion into Resident Foreign Currency (RFC) Account.
- On premature withdrawal of FCNR deposits of above USD 30,000- or equivalent, in addition to 1% penalty, swap cost applicable for the respective currency of deposit shall be levied.

RFC USD (w.e.f. 01-11-2026) Interest Rate P.A	
RFC SB - USD (Returning NRIs)	**0.10**
TERM DEPOSITS	
31 days to 180 days	**0.10**
181 days upto less than 1 Year	**0.10**
1 Year and above but less than 2 Years	**4.50**
2 Years and above but less than 3 Years	**4.00**
3 Years Only	**4.00**

IMPORTANT NOTES & PENAL PROVISIONS:

- The minimum period for RFC term deposit will be 31 days and above.
- RFC deposits upto less than 1 year will be paid on simple interest basis only.
- On term deposits withdrawn before the maturity date, interest will be paid at the rate applicable to the amount and period for which the deposit remained with the bank less penalty of 1% and not at the contracted rate.
- On premature withdrawal of RFC deposits of above USD 30,000- or equivalent, in addition to 1% penalty, swap cost applicable for the respective currency of deposit shall be levied.

For clarifications, please contact any of our branches.