

YIELD ENHANCING SCHEMES FOR NRIs AT OUR OVERSEAS BRANCHES

	Currency(*) Linked Notes (Star-Safe)	Accrual (*) Deposits (Star-Delight)	Range (*) Accrual Notes (Star-Shri)	CMS Range (*) Accrual (Centenary-Star)
Product Description	Against a basket of 5 currencies	Returns based on movement of selected Currency within agreed ranges	Returns based on movement of interest within agreed ranges	Returns based on movement of 2 reference rates within agreed spread
Coupon	Min 0 % Max no cap	Min 0 % Max no cap	Min 0 % Max no cap	Min 0 % Max no cap
Indicative returns (Subject to Changes)	10% for 2 yr subject to initial and final Currency Spot rates	8% p.a. if currency is in agreed ranges, Min 1% p.a.	6.25% to 7.50% p.a. if the 6 months LIBOR is in agreed ranges	7.25 % p.a. if 5 year minus 2 year CMS is in agreed ranges
Principal	Protected	Protected	Protected	Protected
Minimum Amount	USD 25000	USD 25000	USD 25000	USD 25000
Maximum Amount per deal	USD 10 Mn	USD 10 Mn	USD 10 Mn	USD 10 Mn
Minimum Period	2 years	3 months	3 years	3 years
Callable or Non-Callable (by the Issuer)	Non-call	Non-call	Callable	Callable
Maximum period	5 years	12 months	5 years	5 years

Note : (*) (These products are derivatives and hence returns therefrom are not guaranteed. While investing, customers are advised to acquaint themselves with all the associated risks. Conditions apply)

The above Products are offered at our Singapore, Hong Kong & Jersey (Channel Islands) Branches.