

Interest rate for deposit

Savings Account

(2015-09-15, before tax, % per annum)

Type	Interest rate	Remark
Savings account	KRW : 0.20%	-
	USD : 0.05%(resident) 0.06%(non-resident)	-

Time Deposit

(2015-09-15, before tax, % per annum)

Tenor	Interest rate (KRW)	Interest rate for early termination	Interest rate after maturity
1month-6months	1.00%	0.20%	0.20%
7months-12months	1.10%		
13months-24months	1.20%		
25months-36months	1.30%		
37months-60months	1.40%		

Tenor	Interest rate (USD)	Interest rate for early termination	Interest rate after maturity
0-91days	0.05%	0.05% (resident)	0.05% (resident)
92days-181days	0.10%	0.06% (non-resident)	0.06% (non-resident)
182days-364days	0.30%		
365days	0.70%		

1. Interest rate: rate for customer at the maturity
2. Interest calculation: start from the next day of deposit to the maturity date (days)
3. This product is not applicable to apply additional fees, restrictions, interest benefits

This guidance is the reference document to help bank customer's understanding of deposit transaction. The actual contract apply the Deposit Transactions General Terms and Conditions. If you apply the contract, the Deposit Transactions General Terms and Conditions will be issued and if you make an agreement, certificate or document related to a contract will be issued. For more information, please contact State Bank of India, Seoul Branch (02-737-xxxx). The customer can complain to us after sign up the products, in case of dispute, can ask for help to the Financial Supervisory Service (no area code 1332).

The deposit in this account is protected by the Korea Deposit Insurance Corporation (KDIC) under the Depositor Protection Act. The KDIC coverage limit is up to 50 million won per depositor for the aggregate of all of his/her insured financial products with this bank including principal and designated interest. The rest of the amount in excess of the coverage limit (50 million won) is not protected.