

Effective Annualized Rate of Return For single deposits of less than ₹200 Lakhs

Resident & NRO Term Deposits			Resident Senior Citizens	
Period	Rate of interest	Annualized Yield*	Rate of interest	Annualized Yield*
6 Months	4.25%	4.27%	4.75%	4.78%
9 Months	4.60%	4.65%	5.10%	5.17%
1 Year	5.45%	5.56%	5.95%	6.08%
2 Years	5.75%	6.05%	6.25%	6.60%
750 Days	5.85%	6.17%	6.35%	6.73%
3 Years	5.75%	6.23%	6.25%	6.82%
4 Years	5.75%	6.41%	6.25%	7.04%
5 Years	5.75%	6.61%	6.40%	7.47%
6 Years	5.75%	6.81%	6.40%	7.73%
2222 Days	5.95%	7.11%	6.60%	8.04%
75 months	5.95%	7.14%	6.60%	8.09%
7 Years	5.75%	7.02%	6.40%	7.99%
8 Years	5.75%	7.24%	6.40%	8.27%
9 Years	5.75%	7.46%	6.40%	8.56%
10 Years	5.75%	7.70%	6.40%	8.87%

NRE Term Deposits			Deposit Plus	
Period	Rate of interest	Annualized Yield*	Rate of interest	Annualized Yield*
1 Year	5.45%	5.56%	5.50%	5.61%
2 Years	5.75%	6.05%	5.80%	6.10%
750 Days	5.85%	6.17%	5.95%	6.28%
3 Years	5.75%	6.23%	5.80%	6.29%
4 Years	5.75%	6.41%	5.80%	6.48%
5 Years	5.75%	6.61%	5.80%	6.67%
6 Years	5.75%	6.81%	NA	
2222 Days	5.95%	7.11%		
75 months	5.95%	7.14%		
7 Years	5.75%	7.02%		
8 Years	5.75%	7.24%		
9 Years	5.75%	7.46%		
10 Years	5.75%	7.70%		

* Rates are indicative in nature.