

**Effective Annualized Rate of Return for Resident/NRO Term Deposit (single deposits of less than ₹200 Lakhs)**

Resident & NRO Term Deposits			Resident Senior Citizens	
Period	Rate of interest p.a	Annualized Yield*	Rate of interest p.a	Annualized Yield*
6 Months	5.75%	5.81%	6.25%	6.32%
9 Months	6.00%	6.08%	6.50%	6.60%
1 Year	6.80%	6.96%	7.30%	7.48%
13 Months	7.30%	7.51%	7.80%	8.04%
500 days	7.50%	7.85%	8.00%	8.39%
21 Months	7.30%	7.71%	7.80%	8.27%
2 Years	7.05%	7.49%	7.55%	8.06%
3 Years	7.00%	7.71%	7.50%	8.32%
4 Years	7.00%	7.99%	7.50%	8.65%
5 Years	6.60%	7.74%	7.25%	8.64%
6 Years	6.60%	8.01%	7.25%	8.97%
7 Years	6.60%	8.30%	7.25%	9.33%
8 Years	6.60%	8.60%	7.25%	9.70%
9 Years	6.60%	8.91%	7.25%	10.09%
10 Years	6.60%	9.24%	7.25%	10.51%

**\* Rates are indicative in nature.**