

**Effective Annualized Rate of Return for Resident/NRO Term Deposit (single deposits of less than ₹300 Lakhs)**

Resident & NRO Term Deposits			Resident Senior Citizens	
Period	Rate of interest p.a	<i>Annualized Yield*</i>	Rate of interest p.a	<i>Annualized Yield*</i>
1 Year	6.40%	6.56%	6.90%	7.08%
444 Days	6.70%	6.92%	7.20%	7.46%
2 Years	6.60%	6.99%	7.10%	7.56%
3 Years	6.60%	7.23%	7.10%	7.83%
4 Years	6.50%	7.35%	7.00%	7.99%
5 Years	6.25%	7.27%	6.75%	7.95%
6 Years	6.25%	7.51%	6.75%	8.23%
7 Years	6.25%	7.76%	6.75%	8.53%
8 Years	6.25%	8.02%	6.75%	8.85%
9 Years	6.25%	8.30%	6.75%	9.18%
10 Years	6.25%	8.59%	6.75%	9.52%

\* Computed on 17.07.2025

\* Rates are indicative in nature.