

**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	Annualized Yield*	Rate of interest p.a	Annualized Yield*
6 Months	5.75%	5.78%	6.25%	6.28%
9 Months	6.00%	6.11%	6.50%	6.62%
1 Year	6.80%	6.98%	7.30%	7.50%
13 Months	7.20%	7.42%	7.70%	7.95%
400 days	7.40%	7.64%	7.90%	8.17%
21 Months	7.20%	7.61%	7.70%	8.17%
2 Years	7.05%	7.50%	7.55%	8.07%
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%	8.98%
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%	10.10%
10 Years	6.60%	9.24%	7.25%	10.51%

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