

Effective Annualized Rate of Return for Resident/NRO Term Deposit [Reinvestment - Cash Certificate Schemes] - 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*
1 Year	7.00%	7.19%	7.50%	7.71%
400 Days	7.35%	7.59%	7.85%	8.12%
444 Days	7.50%	7.78%	8.00%	8.32%
2 Years	7.15%	7.61%	7.65%	8.18%
777 Days	7.40%	7.94%	7.90%	8.51%
3 Years	7.10%	7.84%	7.60%	8.45%
4 Years	7.10%	8.12%	7.60%	8.78%
50 Months	7.40%	8.57%	7.90%	9.24%
5 Years	7.10%	8.43%	7.60%	9.14%
6 Years	6.60%	8.01%	7.10%	8.75%
7 Years	6.60%	8.30%	7.10%	9.09%
8 Years	6.60%	8.60%	7.10%	9.44%
9 Years	6.60%	8.91%	7.10%	9.82%
10 Years	6.60%	9.24%	7.10%	10.21%

(Computed on 31.01.2025)

* Rates are indicative in nature.