

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*
1 Year	6.25%	6.40%	6.75%	6.92%
15 Months	6.60%	6.84%	7.10%	7.38%
2 Years	6.40%	6.77%	6.90%	7.33%
3 Years	6.75%	7.41%	7.25%	8.01%
4 Years	6.40%	7.22%	6.90%	7.86%
5 Years	6.40%	7.47%	6.90%	8.15%
6 Years	6.40%	7.72%	6.90%	8.45%
7 Years	6.40%	7.99%	6.90%	8.77%
8 Years	6.40%	8.27%	6.90%	9.10%
9 Years	6.40%	8.56%	6.90%	9.45%
10 Years	6.40%	8.86%	6.90%	9.81%

* Computed on 01.01.2026

* Rates are indicative in nature.