

**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	6.25%	6.40%	6.75%	6.92%
15 Months	6.60%	6.81%	7.10%	7.34%
2 Years	6.50%	6.88%	7.00%	7.44%
3 Years	6.75%	7.41%	7.25%	8.01%
4 Years	6.50%	7.35%	7.00%	7.99%
5 Years	6.50%	7.60%	7.00%	8.29%
6 Years	6.50%	7.87%	7.00%	8.60%
7 Years	6.50%	8.14%	7.00%	8.93%
8 Years	6.50%	8.43%	7.00%	9.27%
9 Years	6.50%	8.73%	7.00%	9.63%
10 Years	6.50%	9.05%	7.00%	10.01%

\* Computed on 15.12.2025

\* Rates are indicative in nature.