

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%	6.81%	7.10%	7.34%
2 Years	6.50%	6.88%	7.00%	7.44%
3 Years	6.70%	7.35%	7.20%	7.95%
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 17.11.2025

* Rates are indicative in nature.