



**STATE BANK OF INDIA**  
 19 S. LaSalle Street. Ste 200, Chicago . IL 60603  
 Tel: 312-621-1200 (Ext 251-252-253); Fax: 312-701-0232

**CERTIFICATE OF DEPOSITS INTEREST RATES**

(Currently we are not offering 'IN-TRUST FOR' 'POD' 'TRUST' Accounts  
 but offering regular/jumbo CDs in single or joint names with facility to designate Beneficiary)

*(EFFECTIVE from February 03 through February 16, 2010)*

| DURATION  | Balances <= 50000       |      | Balances 50000 to <95000 |      | Balances >95000         |      |
|---|-------------------------|------|--------------------------|------|-------------------------|------|
|   | INTEREST RATE<br>% p.a. | APY  | INTEREST RATE<br>% p.a.  | APY  | INTEREST RATE<br>% p.a. | APY  |
| 3 MONTHS  | 0.75                    | 0.75 | 0.75                     | 0.75 | 0.75                    | 0.75 |
| 6 MONTHS  | 1.40                    | 1.41 | 1.40                     | 1.41 | 1.40                    | 1.41 |
| 1 YEAR  | 1.75                    | 1.77 | 1.75                     | 1.77 | 1.75                    | 1.77 |
| 2 YEARS   | 2.15                    | 2.17 | 2.15                     | 2.17 | 2.15                    | 2.17 |
| 3 YEARS   | 2.55                    | 2.58 | 2.55                     | 2.58 | 2.55                    | 2.58 |
| APY : Annual Percentage Yield<br>(Above APY would be effective only in case of cumulative interest payment at maturity.<br>APY would change in case interest is withdrawn periodically before maturity) |                         |      |                          |      |                         |      |

***This is a part of Truth in Savings disclosure.***

*Please read the complete disclosure of terms and conditions applicable to CD accounts before applying for a CD account. Minimum balance to open a CD is \$ 2,500/-. There may be substantial penalty for early withdrawals from CD. Fees may reduce earnings*

***Rates are subject to change at any time at bank's discretion.***

**Call 1-312-621-1200 or stop by for the current deposit rate information.**

