



**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 July2 through July 15, 2009)*

DURATION	Balances <= 50000		Balances 50000 to <95000		Balances >95000	
	INTEREST RATE % p.a.	APY	INTEREST RATE % p.a.	APY	INTEREST RATE % p.a.	APY
3 MONTHS	1.00	1.01	1.05	1.06	1.10	1.11
6 MONTHS	1.65	1.66	1.70	1.71	1.75	1.76
1 YEAR	2.20	2.22	2.25	2.27	2.30	2.32
2 YEARS	2.40	2.43	2.45	2.48	2.50	2.53
3 YEARS	2.90	2.94	2.95	2.99	3.00	3.04
APY : Annual Percentage Yield (Above APY would be effective only in case of cumulative interest payment at maturity. APY would change in case interest is withdrawn periodically before maturity)						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.**

