

Products & Slab	Dec '13	Nov '13	Oct '13	Sep '13	Aug '13	Jul '13	Jun '13	May '13	Apr '13	Mar '13	Feb '13	Jan '13
<b>Saving - Regular</b>												
Less than Rs. 25,000	3.36%	3.39%	3.50%	3.29%	3.06%	3.03%	3.44%	3.08%	3.00%	2.50%	3.91%	3.54%
Rs. 25,000 and above - Greater than two transactions	4.25%	4.10%	4.15%	4.00%	3.45%	3.50%	5.10%	4.00%	3.75%	3.50%	4.08%	3.60%
Rs. 25,000 and above - Less than two transactions	6.05%	6.00%	5.77%	5.48%	5.11%	5.05%	5.74%	5.14%	5.01%	4.25%	5.05%	5.00%
<b>Saving - Enhanced</b>												
Less than 100K	3.36%	3.50%	3.50%	3.29%	3.06%	3.03%	3.44%	3.08%	3.00%	2.45%	4.25%	3.85%
Rs. 100K to Rs. 499.9K	6.15%	6.10%	6.05%	6.00%	5.85%	5.75%	6.00%	6.05%	6.00%	5.75%	6.05%	6.00%
Rs. 500K to Rs. 999.9K	6.25%	6.20%	6.15%	6.10%	6.05%	6.00%	6.30%	6.25%	6.20%	6.15%	6.25%	6.20%
Rs. 1 million to Rs. 4.99 million	6.35%	6.30%	6.26%	6.15%	6.25%	6.25%	6.35%	6.30%	6.25%	6.20%	6.30%	6.35%
Rs. 5 million to Rs. 9.99 million	6.50%	6.45%	6.43%	6.25%	6.35%	6.40%	6.45%	6.40%	6.45%	6.50%	6.55%	6.50%
Rs. 10 million to Rs. 24.99 million	6.75%	6.80%	6.75%	6.60%	6.65%	6.60%	6.75%	6.70%	6.65%	6.60%	6.70%	6.75%
Rs. 25 million to Rs. 49.99 million	7.05%	7.00%	NA	NA	NA	NA	7.05%	6.80%	6.75%	NA	NA	NA
Rs. 50 million to Rs. 99.99 million	7.50%	7.45%	7.50%	NA	NA	7.00%	NA	NA	NA	NA	NA	NA
Rs. 100 million to Rs. 250 million	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 250 million to Rs. 500 million	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 500 million to 1 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 1 billion and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Saving - Premium</b>												
Up to Rs. 0.99 million	3.30%	3.35%	3.29%	3.13%	2.92%	2.88%	3.28%	2.94%	2.86%	2.40%	4.08%	3.69%
Rs. 1 million to Rs. 4.99 million	5.15%	5.10%	5.05%	5.10%	5.05%	5.00%	5.05%	5.10%	5.15%	5.00%	5.05%	5.00%
Rs. 5 million to Rs. 9.99 million	5.70%	5.60%	5.55%	5.50%	5.40%	5.45%	5.50%	5.45%	5.40%	5.30%	5.25%	5.30%
Rs. 10 million to Rs. 24.99 million	6.20%	6.15%	6.10%	6.05%	6.00%	6.05%	6.00%	6.05%	6.00%	5.75%	6.05%	6.00%
Rs. 25 million to Rs. 49.99 million	6.45%	6.40%	6.35%	6.40%	6.35%	6.30%	6.35%	6.30%	6.25%	6.00%	6.30%	6.25%
Rs. 50 million to Rs. 99.99 million	6.75%	6.80%	6.70%	6.75%	6.65%	6.70%	6.75%	6.70%	6.65%	6.50%	6.55%	6.50%
Rs. 100 million to Rs. 250 million	8.05%	8.10%	8.05%	8.00%	NA	7.10%	8.10%	7.10%	7.00%	6.70%	NA	NA
Rs. 250 million to Rs. 500 million	8.20%	8.25%	8.20%	8.15%	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 500 million to 1 billion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rs. 1 billion and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Term Deposits - Monthly Payout</b>												
1 year - Rs. 100k to Rs. 0.99 mln	8.05%	8.00%	7.28%	7.15%	7.10%	7.00%	7.65%	7.60%	7.55%	7.40%	7.30%	7.25%
1 year - Rs. 1 mln to Rs. 9.99 mln	8.30%	8.25%	7.54%	7.20%	7.15%	7.10%	7.70%	7.65%	7.60%	7.50%	7.45%	7.50%
1 year - Rs. 10 mln to Rs. 49.99 mln	8.40%	8.35%	8.15%	7.75%	7.45%	7.50%	8.12%	7.80%	7.75%	7.60%	7.80%	7.85%
1 year - Rs. 50 mln to Rs. 99.99 mln	8.55%	8.50%	NA	NA	8.05%	8.00%	8.63%	NA	NA	NA	NA	8.05%
1 year - Rs. 100 mln and above	9.09%	9.17%	9.36%	8.91%	8.75%	8.70%	9.32%	9.30%	9.25%	8.50%	8.95%	9.00%
2 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 years	9.43%	9.51%	9.71%	9.24%	8.60%	8.50%	9.67%	8.66%	NA	NA	NA	NA
5 years	9.59%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Term Deposits - Quarterly Payout</b>												
1 year - Rs. 100k to Rs. 0.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 1 mln to Rs. 9.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 10 mln to Rs. 49.99 mln	8.60%	8.50%	8.32%	7.92%	7.80%	7.75%	8.29%	8.15%	8.10%	8.00%	8.05%	8.00%
1 year - Rs. 50 mln to Rs. 99.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 year - Rs. 100 mln and above	NA	NA	NA	NA	NA	8.80%	9.50%	NA	NA	NA	NA	NA
2 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 years	9.76%	9.85%	10.06%	9.57%	8.95%	9.00%	10.02%	9.20%	9.25%	NA	NA	NA
<b>Term Deposits - Profit at Maturity</b>												
<b>1 Month</b>												
1 Month - Rs.100k to Rs. 999k	6.80%	6.75%	6.59%	6.27%	6.20%	6.15%	6.56%	6.10%	6.05%	6.00%	6.55%	6.50%
1 Month - Rs.1mln to Rs.4.99 mln	7.10%	7.05%	6.92%	6.58%	6.25%	6.30%	6.89%	6.25%	6.30%	6.25%	6.75%	6.70%
1 Month - Rs.5mln to Rs.9.99 mln	7.60%	7.50%	7.41%	7.05%	6.60%	6.65%	7.38%	6.70%	6.75%	6.80%	7.05%	7.00%
1 Month - Rs.10mln to Rs.49.99 mln	7.80%	7.75%	7.21%	7.00%	7.05%	7.05%	7.55%	7.10%	7.05%	7.00%	7.20%	7.25%
1 Month - Rs.50mln to Rs.99.99 mln	8.05%	8.00%	7.91%	7.55%	7.50%	7.40%	7.87%	7.35%	7.30%	7.25%	7.45%	7.50%
1 Month - greater than Rs.100 mln	8.65%	8.60%	8.55%	8.50%	8.10%	8.00%	8.55%	8.50%	8.65%	NA	NA	NA
<b>3 Month</b>												
3 Month - Rs.100k to Rs. 999k	7.05%	7.00%	6.92%	6.58%	6.55%	6.60%	6.89%	6.55%	6.50%	6.30%	6.80%	6.75%
3 Month - Rs.1mln to Rs.4.99 mln	7.55%	7.50%	7.25%	6.89%	6.70%	6.75%	7.22%	6.70%	6.75%	6.80%	7.05%	7.00%
3 Month - Rs.5mln to Rs.9.99 mln	8.05%	8.00%	7.74%	7.36%	7.05%	7.05%	7.71%	6.95%	7.00%	7.10%	7.25%	7.20%
3 Month - Rs.10mln to Rs.49.99 mln	8.45%	8.40%	7.91%	7.52%	7.40%	7.35%	7.87%	7.40%	7.35%	7.20%	7.45%	7.50%
3 Month - Rs.50mln to Rs.99.99 mln	NA	8.60%	8.24%	7.84%	7.75%	7.70%	8.20%	8.05%	8.00%	7.50%	7.70%	7.75%
3 Month - greater than Rs.100 mln	NA	NA	NA	NA	8.70%	8.65%	8.70%	8.65%	NA	NA	NA	NA
<b>6 Month</b>												
6 Month - Rs.100k to Rs. 999k	7.55%	7.50%	7.25%	6.89%	6.80%	6.85%	7.22%	6.80%	6.75%	6.50%	7.00%	7.05%
6 Month - Rs.1mln to Rs.4.99 mln	8.05%	8.00%	7.58%	7.21%	7.00%	7.05%	7.55%	7.00%	7.05%	7.00%	7.30%	7.25%
6 Month - Rs.5mln to Rs.9.99 mln	8.35%	8.30%	8.07%	7.68%	7.30%	7.25%	8.04%	7.20%	7.25%	7.30%	7.55%	7.50%
6 Month - Rs.10mln to Rs.49.99 mln	8.55%	8.50%	8.24%	7.84%	7.70%	7.60%	8.20%	7.65%	7.60%	7.50%	7.70%	7.75%
6 Month - Rs.50mln to Rs.99.99 mln	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6 Month - greater than Rs.100 mln	NA	NA	NA	NA	NA	NA	NA	9.20%	8.90%	7.85%	8.45%	8.50%
<b>1 Year &amp; Above</b>												
1 year - Rs. 100k to Rs. 0.99 mln	8.30%	8.25%	8.05%	8.00%	7.90%	7.75%	8.00%	8.05%	8.00%	7.75%	7.80%	7.75%
1 year - Rs. 1 mln to Rs. 9.99 mln	8.50%	8.45%	8.32%	8.20%	8.15%	8.00%	8.29%	8.20%	8.15%	8.00%	8.25%	8.20%
1 year - Rs. 10 mln to Rs. 49.99 mln	8.80%	8.75%	8.84%	8.50%	8.55%	8.50%	8.81%	8.45%	8.40%	8.25%	8.60%	8.65%
1 year - Rs. 50 mln to Rs. 99.99 mln	9.00%	8.95%	9.02%	8.75%	8.80%	8.75%	NA	NA	NA	NA	NA	NA
1 year - Rs. 100 mln and above	9.25%	9.17%	9.36%	8.91%	8.85%	8.90%	NA	NA	NA	NA	NA	NA
2 Years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 Years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Foreign Currency (FCY) Deposits</b>												
Saving - Less than USD 500	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Saving - USD500 to USD 499.9k	0.35%	0.30%	0.25%	0.18%	0.15%	0.20%	0.20%	0.15%	0.10%	0.05%	0.15%	0.15%
Saving - USD 500K and above	NA	NA	NA	NA	0.25%	0.30%	NA	NA	NA	NA	NA	NA
Saving - Less than GBP500	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Saving - GBP 500 and above	0.35%	0.30%	0.25%	0.18%	0.15%	0.20%	0.20%	0.15%	0.10%	0.05%	0.15%	0.15%
Saving - Less than EUR 500	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Saving - EUR 500 and above	0.35%	0.30%	0.25%	0.18%	0.15%	0.20%	0.20%	0.15%	0.10%	0.05%	0.15%	0.15%
3 Months - USD 2k to USD 499.9k	0.45%	0.40%	0.35%	0.30%	0.35%	0.40%	0.40%	0.35%	0.40%	0.35%	0.46%	NA
3 Months - USD 500K and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6 Months - USD 2k to USD 499.9k	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6 Months - USD 500K and above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1 Year - USD 2k to USD 499.9k	0.50%	0.55%	0.50%	0.40%	0.45%	0.50%	0.50%	0.45%	0.50%	0.45%	NA	NA
1 Year - USD 500k and Above	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

**Note:**  
 NA denotes Rate Not Announced since funds were not invested in those slabs  
 Rates are declared on a monthly basis  
 Investment of Rs. 50 million and above needs prior approval from Head-Office  
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