

STATE BANK OF INDIA (CALIFORNIA)

CERTIFICATES OF DEPOSITS - RATE SHEET

Interest Rate and APY*

Effective from : September 1, 2010

Required Minimum Balance to Open and Obtain the APY*	Regular Deposits (Consumer)				Institutional Deposits(Non Consumer)			
	CD		High Value CD		CD		High Value CD	
	\$1,000		\$100,000		\$1,000		\$100,000	
Term	Interest Rate**	APY*	Interest Rate**	APY*	Interest Rate	APY*	Interest Rate	APY*
8 days to less than 3 months	0.25%	0.25%	0.25%	0.25%	0	0	0	0
3 months to less than 6 months	0.40%	0.40%	0.40%	0.40%	0.25%	0.25%	0.25%	0.25%
6 months to less than 1 year	0.60%	0.60%	0.60%	0.60%	0.50%	0.50%	0.50%	0.50%
1 year to less than 24 months	1.00%	1.00%	1.00%	1.00%	0.60%	0.60%	0.60%	0.60%
2 years to less than 36 months	1.25%	1.25%	1.25%	1.25%	1.00%	1.00%	1.00%	1.00%
3 years to less than 60 months	1.50%	1.50%	1.50%	1.50%	1.00%	1.00%	1.00%	1.00%
5 years	2.25%	2.25%	2.25%	2.25%	1.00%	1.00%	1.00%	1.00%

* "APY" means Annual Percentage Yield. The APY is accurate as of September 1, 2010

A penalty may be imposed for early withdrawal. Interest cannot remain on deposit.

Interest must be paid out at least annually or on a more frequent basis. The Bank reserves the right to change the terms and conditions of an account at any time and from time to time.

** Interest is not compounded

**Member
FDIC**