

**STATE BANK OF INDIA (CALIFORNIA)
CERTIFICATE OF DEPOSIT - RATE SHEET**

Interest Rate and APY*

Effective from : November 1, 2009

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	0.80%	0.80%	0.80%	0.80%	0	0	0	0
3 months to less than 6 months	0.80%	0.80%	0.80%	0.80%	0.50%	0.50%	0.25%	0.25%
6 months to less than 1 year	1.09%	1.10%	1.09%	1.10%	0.75%	0.75%	0.50%	0.50%
1 year to less than 24 months	1.50%	1.50%	1.30%	1.30%	0.90%	0.90%	0.70%	0.70%
2 years to less than 36 months	2.30%	2.30%	2.30%	2.30%	1.00%	1.00%	0.80%	0.80%
3 years to less than 60 months	3.00%	3.00%	3.00%	3.00%	1.75%	1.75%	0.80%	0.80%
5 years	3.40%	3.40%	3.40%	3.40%	2.00%	2.00%	0.80%	0.80%

* "APY" means Annual Percentage Yield. The APY is accurate as of November 1, 2009.

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**