



Rate of Interest - Fixed Deposits (January, 2019)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

FOCUSED FIXED DEPOSITS SCHEMES

| COMPANY | SCHEMES | RATING | MIN. DEPOSIT AMOUNT/MULTIPLE | INTEREST FREQUENCY | RATE OF INTEREST (% p.a.) | | | | REMARKS | |
|--|---|------------------------------|------------------------------|--------------------|---------------------------|-------------------|------------------|--|---|---|
| | | | | | 6 | 12 | 24 | 36M & ABOVE | | |
| Bajaj Finance Ltd. | Bajaj Finance Ltd. | CRISIL "FAAA" ICRA "MAAA" | 25k * 1k 15M : 1 Lac * 1k | Cum/Yrly | 15M: 8.05 | 12M-23 M: 8.00 | 24M-35M: 8.15 | 36M-60M: 8.75 | (0.35% extra for Sr. Citizen, & 0.25% Existing loan Customers, FD Renewal Customers & Bajaj Group Employees for deposit upto Rs. 5 cr.) and Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance. | |
| | | | | Half Yrly | 15M: 7.89 | 12M-23 M: 7.85 | 24M-35M: 8.00 | 36M-60M: 8.57 | | |
| | | | | Qtly | 15M: 7.82 | 12M-23 M: 7.77 | 24M-35M: 7.93 | 36M-60M: 8.48 | | |
| | | | | Mtly | 15M: 7.77 | 12M-23 M: 7.72 | 24M-35M: 7.88 | 36M-60M: 8.42 | | |
| HDFC - Housing Development Finance Corporation Ltd. | HDFC Regular Deposits (For Individual Deposits upto Rs 2Cr) | CRISIL (FAAA) ICRA (MAAA) | 20,000 * 1,000 | Cum | - | 7.98 | 7.98 | 36-60M 7.98 | 0.25% extra for Sr. citizen (+60 years) upto Rs. 2 Cr. Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore. | |
| | | | | Yearly | - | - | 7.98 | 36-60M 7.98 | | |
| | | | | Half Yrly | - | 7.83 | 7.83 | 36-60M 7.83 | | |
| | | | | Qtly | - | 7.75 | 7.75 | 36-60M 7.75 | | |
| | HDFC Premium Deposits (Individuals upto Rs 2Cr) | | 40,000 * 1,000 | 20,000 * 1,000 | Mtly | - | 7.70 | 7.70 | 36-60M 7.70 | 0.25% extra for Sr. citizen (+60 years) upto Rs. 2 Cr. Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore. |
| | | | | | Qtly | 15M: 7.75 | 22M: 7.85 | 30M: 7.80 | 44M : 7.85 | |
| | | | | | Half-Yrly | 15M: 7.80 | 22M: 7.90 | 30M: 7.85 | 44M : 7.90 | |
| | | | | | Annually | 15M: NA | 22M: 8.14 | 30M: 8.08 | 44M : 8.14 | |
| | HDFC Special Deposit (For Individuals upto 2 Cr (p.a.)) | | 40,000 * 1000 | 20,000 * 1000 | Cumulative | 15M: 8.03 | 22M: 8.14 | 30M: 8.08 | 44M : 8.14 | Senior Citizens (60 years+) will be eligible for an additional 0.25% p.a. on deposits upto Rs. 2 Crore. For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually |
| | | | | | Mtly | - | 7.90 | 7.90 | 7.90 | |
| | | | | | Qtly | - | 7.95 | 7.95 | 7.95 | |
| | | | | | Half-Yrly | 33 M | 8.03 | 66 M | 8.03 | |
| | HDFC Regular Deposits (Trust Deposits upto Rs 2Cr) | | 20,000 * 1,000 | 20,000 * 1,000 | Annually | - | 8.19 | 8.19 | 8.19 | Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore. |
| | | | | | Cumulative | - | 8.19 | 8.19 | 8.19 | |
| | | | | | Cum | - | 8.08 | 8.08 | 36-60M 8.08 | |
| | | | | | Yearly | - | - | 8.08 | 36-60M 8.08 | |
| HDFC Premium Deposits (For Trusts & Institutions upto Rs 2 Cr) | 40,000 * 1,000 | 20,000 * 1,000 | Half Yrly | - | 7.93 | 7.93 | 36-60M 7.93 | Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore. | | |
| | | | Qtly | - | 7.85 | 7.85 | 36-60M 7.85 | | | |
| | | | Mtly | - | 7.80 | 7.80 | 36-60M 7.80 | | | |
| | | | Qtly | 15M | 7.90 | 30M | 7.90 | | | |
| | | | Half-Yrly | 15M | 7.95 | 30M | 7.95 | | | |
| | | | Annually | 15M | 8.03 | 30M | 8.03 | | | |
| Cumulative | 15M | NA | 30M | NA | | | | | | |
| | | | | | 8.19 | | 8.19 | | | |

| COMPANY | SCHEMES | RATING | MIN. DEPOSIT AMOUNT/MULTIPLE | INTEREST FREQUENCY | RATE OF INTEREST (% p.a.) | | | | REMARKS | | |
|---|--|------------------------------|---|---------------------|--------------------------------|--------------|--------------------------|--|--|------|---|
| | | | | | 6 | 12 | 24 | 36M & ABOVE | | | |
| HDFC - Housing Development Finance Corporation Ltd. | HDFC Smart Deposits (For Ltd/Pvt ltd companies otherthan CNX500, & Now the charitable Institution registered under Sec 8/25 of Comp Act amt. upto Rs 20Cr) | CRISIL (FAAA) ICRA (MAAA) | 5,00,000 * 1,000 | Qtly# | 31D - 90 Days & 91D - 180 Days | - | 181D-<12M & 12M-<= 18M\$ | 8.00\$ | Interest is Compounded Annually for cumulative interest plan where the period is more than 12 months. Interest Rates for deposits upto Rs. 20 Crore only. [# Interest is paid at the end of each quarter for deposits placed under quarterly product option & * Deposits exceeds 12 months annual inerest option available] @ denotes interest rates for 91 - 180 Days, \$ denotes interest rates for 12<=18Months | | |
| | | | 5,00,000 * 1,000 | Annual* Income plan | | - | | 8.24\$ | | | |
| | | | 5,00,000 * 1,000 | Cumulative | | 7.00 & 7.25@ | | 7.75 & 8.24\$ | | | |
| | HDFC Special Deposit (For Trusts upto 2 Cr (p.a.)) | | 20,000 * 1000 | 40,000 * 1000 | Mtly | 33 M | 7.95 | 66 M | | 7.95 | For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually |
| | | | | Qtly | 8.00 | | 8.00 | | | | |
| | | | | | Half-Yrly | | 8.08 | | | 8.08 | |
| | | | | | Annually | | 8.24 | | | 8.24 | |
| Cumulative | 8.24 | 8.24 | | | | | | | | | |
| MAHINDRA FINANCE | Samruddhi Fixed Deposits | FAAA Rating by CRISIL | 10K * 1K | Cum | 18M : 8.10 | 8.10 | 8.50 | 36M-60M: 8.80 | 0.25% extra for Sr. Citizen above 60 years & 0.35% extra to Employees/Employees' relative (All M&M Group Companies Employees). Interest Compounded Annually Approval Required Amt Rs. 1 Cr & above. | | |
| | | | 25K * 1K | Half Yrly | 18M : 7.95 | 7.95 | 8.35 | 36M-60M: 8.65 | | | |
| | | | 50K * 1K | Qtly | 18M : 7.90 | 7.90 | 8.30 | 36M-60M: 8.60 | | | |
| PNB Housing (upto Rs. 5 Cr.) | Regular Deposits | CRISIL "FAAA" | Monthly : 25k * 1k Qtr/ Half Yrly/ Annual/Cum : * 1k 10k | Cumulative / Annual | - | 8.30 | 8.30 | 36M : 8.40 48M : 8.40 60M : 8.45 72M : 8.30 | 0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required | | |
| | | | | Half Yearly | - | 8.10 | 8.10 | 36M : 8.20 48M : 8.20 60M : 8.25 72M : 8.10 | | | |
| | | | | Quarterly | - | 8.05 | 8.05 | 36M : 8.15 48M : 8.15 60M : 8.20 72M : 8.05 | | | |
| | | | | Monthly | - | 8.00 | 8.00 | 36M : 8.10 48M : 8.10 60M : 8.15 72M : 8.00 | | | |
| | Special Deposits | | Cumulative / Annual | 15M-8.30 | 22M-8.35 | 30M-8.30 | 44M-8.45 | | | | |
| SHRIRAM TRANSPORT FINANCE LTD. | SHRIRAM UNNATI | CRISIL"FAAA" ICRA"MAA+" | Cum - 5K * 1K Non Cum - 10K * 1K | Yrly/Cum. | - | 8.25 | 8.50 | 36M : 9.00 48M : 9.00 60M : 9.25 | 0.25% extra for Sr. Citizen above 60 years. Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance. Interest Rates for deposits upto Rs. 5 Cr for Individuals & upto Rs 1 Cr. for Non-Individuals. | | |
| | | | | Half Yrly | - | 8.08 | 8.33 | 36M : 8.81 48M : 8.81 60M : 9.05 | | | |
| | | | | Qtly | - | 8.00 | 8.25 | 36M : 8.71 48M : 8.71 60M : 8.95 | | | |
| | | | | Monthly | - | 7.95 | 8.19 | 36M : 8.65 48M : 8.65 60M : 8.88 | | | |

PSUs/Govt/HFCs - Rate of Interest - Fixed Deposit - (December, 2018)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

| COMPANY | RATING | Min. Deposit Amt. | RATE OF INTEREST | | | | | | | | REMARKS |
|--|--|--|--|------------------|-------------------|-------------------|-------------------|---------------|--------------|------|---|
| | | | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 120 | |
| Aadhar Housing Finance Ltd. | CRISIL FAA/ Stable | 5K * 1K | 8.50 | 8.75 | 9.00 | 9.00 | 9.00 | 8.80 | 8.80 | 8.60 | Additional Interest Rate for Privilege category. Additional Interest Rate of 0.05% p.a. for Women Depositors, 0.15% on Renewals. Interest compounded Half Yearly for cumulative option |
| Cent Bank Home Finance Limited (upto Rs. 1 Cr.) Only Renewals | CRISIL "FA" (Adequate degree of Safety) | 10K*1K (Qtr/Mthly) 5K * 1K (Cum.) | 7.75 | 8.00 | 8.00 | 8.25 | 8.25 | 8.00 | 8.00 | 8.00 | In multiple of 3 months, Extra 0.25% to Senior Citizens. Interest Compounding on Qtr. basis. |
| Cent Bank Home Finance Limited (Above 1 Cr.) Only Renewals | | > 1 Cr * 1K | 12-120M : 7.75 | | | | | | | | Quarterly Payout or Quarterly compounding |
| Dewan Housing Finance Ltd. | CARE (AAA) BWR (FAAA) | 5K * 1K | 8.25 | 8.50 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 0.40% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows). Interest Compounded Yearly |
| | | | 14 M : 8.30, 18 M* : 8.30, 40 M : 9.00 | | | | | | 13 M# : 8.25 | | |
| Gruh Finance (Individual/Trust) | FAAA (CRISIL) MAAA (ICRA) | 1K * 1K (Cum.) | 7.75 | 7.75 | 8.00 | 8.00 | 8.00 | 8.25 | 8.25 | 8.25 | (Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts) |
| | | 2K * 1K (Annual) | 7.75 | 7.75 | 8.00 | 8.00 | 8.00 | 8.25 | 8.25 | 8.25 | |
| | | 2K * 1K (Qtr.) | 7.50 | 7.50 | 7.75 | 7.75 | 7.75 | 8.00 | 8.00 | 8.00 | |
| | | 20K * 1K (Mthly) | 7.25 | 7.25 | 7.50 | 7.50 | 7.50 | 7.75 | 7.75 | 7.75 | |
| HUDCO (Individual / HUF) | FITCH "IND tAAA"CARE "CARE AAA(FD)" | 10K * 1K | 7.50 | 7.50 | 7.50 | 7.25 | 7.25 | - | - | - | 0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Crores. Interest Compounded Annually. Non-cum Min 50000*5000 |
| HUDCO (Trust/Company/Firm) | | 10K * 1K | 7.25 | 7.25 | 7.25 | 7.00 | 7.00 | - | - | - | |
| ICICI Home Finance Ltd. (Special Rate) | MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE | 20K * 1 (Qtr.) | 12M: 7.55 | 15M: 7.60 | 20M: 7.65 | 30M,35M : 7.75 | 40M : 7.85 | 60M : 7.90 | - | - | Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr. |
| | | 40K * 1 (Mthly) | 12M: 7.50 | 15M: 7.55 | 20M: 7.60 | 30M,35M : 7.70 | 40M : 7.80 | 60M : 7.85 | - | - | |
| | | 10K * 1 (Cum.) / Annual | 12M: 7.75 | 15M: 7.80 | 20M: 7.85 | 30M,35M : 8.00 | 40M : 8.10 | 60M : 8.15 | - | - | |
| ICICI Home Finance Ltd. (Base Rate) | MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE | 20K * 1 (Qtr.) | 12-23M : 7.35 | 24-35M : 7.45 | 36-47M : 7.50 | 48-60M : 7.50 | | - | - | - | Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr. |
| | | 40K * 1 (Mthly) | 12-23M : 7.30 | 24-35M : 7.40 | 36-47M : 7.45 | 48-60M : 7.45 | | - | - | - | |
| | | 10K * 1 (Cum.) / Annual | 12-23M : 7.55 | 24-35M : 7.65 | 36-47M : 7.70 | 48-60M : 7.70 | | - | - | - | |
| Kerala Transport Development Finance Corporation Limited | Guaranteed by Government of Kerala | 10K < 25Lac * 1K | 8.50 | 8.50 | 8.50 | 8.25 | 8.25 | - | - | - | 0.25% extra for Sr. Citizen above 60 years. Interest Compounded Monthly in (Cumulative and Quarterly option). Interest is paid by way of ECS/NEFT/Interest warrants. Post dated Interest cheques for each F/Y will be sent in advance. Approval requires for Single Application of Rs. 50L & Above. |
| | | 25 Lac & upto 50 Lac * 1K | 8.50 | 8.50 | 8.50 | 8.25 | 8.25 | - | - | - | |
| | | > 50Lac * 1K | 8.50 | 8.50 | 8.50 | 8.25 | 8.25 | - | - | - | |
| LIC Housing Finance (below 20 Cr) | CRISIL "FAAA" | 10K * 1K | 8.15 | 8.20 | 8.25 | - | 8.30 | 18M : 8.15 | | - | For Sr. Citizen 0.25% extra. Interest Payable & Compounding on annually basis. |
| LIC Housing Finance (20 Cr & above) | CRISIL "FAAA" | 10K * 1K | 8.30 | 8.40 | 8.40 | - | 8.50 | 18M : 8.30 | | - | |
| Sidbi (Individuals & Huf) (Trust) | "AAA" CARE | up to Rs. 99,000/- | (12 to 13) : 6.75 | | (14 to 36) : 6.75 | | (37 to 60) : 6.50 | | - | - | 0.50% Senior Citizens. Interest Compounded Quarterly |
| | | above 1 lakh and up to Rs. 4,99,99,000/- | (12 to 13) : 7.25 | | (12 to 13) : 7.25 | | (37 to 60) : 7.00 | | - | - | |
| | | Rs.5 crore and above | (12 to 13) : 7.50 | | (12 to 13) : 7.50 | | (37 to 60) : 7.25 | | - | - | |
| Sundaram BNP Paribas Home Finance (Ind. / HUF / NRI) | MAA+/STABLE BY ICRA | 10K * 1K (Mthly) | - | - | 7.95 | 7.95 | 7.95 | - | - | - | 0.50 % for sr citizen (60yrs) |
| | | 10K * 1K (Qtr.) | 7.75 | 8.00 | 8.00 | 8.00 | 8.00 | 18M : 7.75 | - | - | |
| | | 10K * 1K (Cum.) | 7.75 | 8.00 | 8.00 | 8.00 | 8.00 | 18M : 7.75 | - | - | |
| Sundaram BNP Paribas Home Finance (Trust / Institutional) | MAA+/STABLE BY ICRA | 10K * 1K (Mthly) | - | - | 8.69 | 8.69 | 8.69 | - | - | - | 0.50 % for sr citizen (60yrs) |
| | | 10K * 1K (Qtr.) | 8.25 | 8.50 | 8.75 | 8.75 | 8.75 | 18M : 8.25 | - | - | |
| | | 10K * 1K (Cum.) | 8.25 | 8.50 | 8.75 | 8.75 | 8.75 | 18M : 8.25 | - | - | |

Manufacturing Companies - Rate of Interest - Fixed Deposit - (December, 2018)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

| COMPANY | RATING | Min. Deposit Amt. | RATE OF INTEREST | | | | | | | | REMARKS |
|--|-----------------------------------|---|------------------|-------|-------|----|----|----|----|-----|---|
| | | | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 120 | |
| Damodar Threads Ltd. | CARE BBB- | 5K | 9.00 | 9.50 | 10.00 | - | - | - | - | - | 0.50 % additional ROI for sr citizen (60yrs)/Employees of group |
| JK Lakshmi Cement Pvt. Ltd. | AA (FD) by CARE | 25K * 5K (Qtr.) | 8.00 | 8.25 | 8.35 | - | - | - | - | - | Interest will be Compounded Quarterly and paid on Maturity. Interest paid on the end of Qtr. |
| | | 25K * 5K (Cum.) | | | | | | | | | |
| JK Tyres & Industries Ltd. | CARE AA-(FD)/CARE A1+(FD) by CARE | 25K * 5K (Qtr.) | 8.00 | 8.25 | 8.35 | - | - | - | - | - | Interest payable & compounding on Qtr. ending, 0.50% additional ROI to Sr. Citizens, Employees, Shareholders and on Rs. 5 lac & above. Only Fresh Application will be accepted. |
| | | 25K * 5K (Cum.) | | | | | | | | | |
| JK Papers Pvt. Ltd. | (IND tA-) by IRRPL | 25K * 1K (Qtr.) | 8.00 | 8.25 | 8.50 | - | - | - | - | - | Interest will be Compounded Quarterly and paid on Maturity. Interest pain on the end of Qtr. 0.50% additional ROI to Sr. Citizens, Employees, Shareholders |
| | | 25K * 1K (Cum.) | | | | | | | | | |
| JK Fenner Ltd. (Only Renewal) | FAA-/Stable (CRISIL) | 25K * 1K (Qtr.) | 8.00 | 8.25 | 8.35 | - | - | - | - | - | 0.50% additional ROI to Sr. Citizens, Employees, Shareholders and on Rs. 5 lac & above. |
| Kores India Ltd. | BBB Stable by CRISIL | 25K * 5K (Qtr.) | 9.25 | 9.75 | 10.50 | - | - | - | - | - | 0.25 % additional ROI for sr citizen (60yrs) . Interest is payable on Qtr. ending basis & Interest will be compounded Qtr. |
| | | 10K * 5K (Cum.) | | | | | | | | | |
| Omaxe Limited | CARE BBB(FD) | 50K * 1K | 10.50 | 11.00 | 11.50 | - | - | - | - | - | interest is compounding monthly and payable on quaterly basis |
| Gati Ltd. | CARE BBB+ | 21K*1K(Cum) | 8.50 | 8.75 | 9.00 | - | - | - | - | - | Interest Compounding Quaterly Basis. |
| | | 21K*1K (Qtr) | 8.50 | 8.75 | 9.00 | | | | | | |
| Godrej & Boyce Ltd. (< Rs. 1L) | FAA(Stable) (CRISIL) | 25K * 1K | - | - | 8.00 | - | - | - | - | - | Interest Payment Half Yearly |
| Godrej & Boyce Ltd. (Rs. 1L & Above) | FAA(Stable) (CRISIL) | 25K * 1K | - | - | 8.00 | - | - | - | - | - | Interest Payment Half Yearly |
| Pudumjee Paper Products Ltd (Only Mumbai & Pune) | FA/Stable by CRISIL | 25K*5K (Qtr.) | - | - | 9.00 | - | - | - | - | - | Interest payable on Qtr. from date of relization |
| | | 25K*5K (Cum) | - | - | 9.00 | | | | | | |
| Vadilal Industries Ltd. Only For Shareholders | N/R | 1Lakh * 5K (Growth Scheme - Cum.) | 8.00 | 8.50 | 9.00 | - | - | - | - | - | Only Shareholders of the company are eligible for the deposits. |
| | | 1.5Lakhs * 5K (Regular Income Plan - Qtr. / Half Yearly & | | | | | | | | | |
| | | 2Lakhs * 5K (Monthly Income Plan - Mnthly) | | | | | | | | | |

BONDS

Capital Gain Bonds: (Tax Saving u/s 54EC)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

NHAI – National Highway Authority of India

| | |
|-------------------|----------------------------------|
| Minimum Amount | Rs. 10,000 * 10,000 |
| Minimum Bond | 1 (one) Bond |
| Period | 5 years (lock in). |
| Rate of interest | 5.75% p.a. |
| Interest payment | Annually on April 1 of each year |
| Rating AAA/Stable | |

REC – (Rural Electrification Corporation Ltd)

| | |
|-------------------|----------------------------------|
| Minimum Amount | Rs. 20,000 * 10,000 |
| Minimum Bond | 2 (Two) Bond |
| Period | 5 years (lock in) |
| Rate of interest | 5.75% p.a. |
| Interest payment | Annually on June 30 of each year |
| Rating AAA/Stable | |

PFC – (Power Finance Corporation Ltd)

| | |
|-------------------|----------------------------------|
| Minimum Amount | Rs. 20,000 * 10,000 |
| Minimum Bond | 2 (Two) Bond |
| Period | 5 years (lock in). |
| Rate of interest | 5.75% p.a. |
| Interest payment | Annually on July 31 of each year |
| Rating AAA/Stable | |

IRFC - (Indian Railway Finance Corporation Ltd.)

| | |
|-------------------|-------------------------------------|
| Minimum Amount | Rs. 20,000 * 10,000 |
| Minimum Bond | 2 (Two) Bond |
| Period | 5 years (lock in) |
| Rate of interest | 5.75% p.a. |
| Interest payment | Annually on October 15 of each year |
| Rating AAA/Stable | |

7.75% GOI BONDS

Govt. of India Saving Bonds - 8% Taxable) in (SBI* / IDBI / HDFC)

| | |
|------------------|---|
| Rate of Interest | 7.75% |
| Minimum Amount | Rs. 1,000 * 1,000 |
| Interest payment | In case of non-cumulative option, interest is payable on half yearly basis on 1st February / 1st August |

* Selected centers i.e. New Delhi, Mumbai, Bangalore, Lucknow

For Institutional investments in Fixed Deposits and Capital Gain Bonds, please contact isd@rrfcl.com