



Rate of Interest Structure - Fixed Deposit - (February, 2021)

Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	ROI
Mahindra Finance											
Mahindra fin Samruddhi Fixed Deposits <i>0.25% extra for Sr. Citizen & 0.35% extra to Employees/Employees' relative ,(All M&M Group Companies Employees).Interest Compounded Annually Approval Required Amt Rs. 1 Cr.</i>	FAAA Rating by CRISIL	12M	25000*1k	5.15	50000*1k	5.50	50000*1K	5.60	50000*1k	5.70	5.70
		15M		5.25		5.60		5.70		5.80	
		18M		5.45		5.80		5.90		6.00	6.00
		20M		5.55		5.90		6.00		6.10	6.10
		24-33M		5.65		6.00		6.10		6.20	6.20
		36-40M		5.75		6.10		6.20		6.30	6.30
		44-60M		5.90		6.25		6.35		6.45	6.45
HDFC LTD (Individual)											
HDFC Regular UPTO 2CR <i>0.25% extra interest for Senior Citizen Deposits up to 2 Crore only</i>	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	5.50	20000*1k	5.55	20000*1k	5.60	20000*1k	-	5.70
		24-35M		5.55		5.60		5.65		5.75	5.75
		36-59M		5.75		5.80		5.85		5.95	5.95
		60-83M		6.00		6.05		6.10		6.20	6.20
		84-120M		6.15		6.20		6.25		6.35	6.35
HDFC Regular >2CR <5CR <i>Cut off timing 12:00pm.>2cr amount Need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.</i>	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	5.25	20000*1k	5.30	20000*1k	5.35	20000*1k	-	5.45
		24-35M		5.35		5.40		5.45		5.55	5.55
		36-59M		5.65		5.70		5.75		5.85	5.85
		60-84M		5.75		5.80		5.85		5.95	5.95
		84-120M		5.85		5.90		5.95		6.05	6.05
HDFC Regular >5CR <10CR	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	5.00	20000*1k	5.05	20000*1k	5.10	20000*1k	-	5.20
		24-35M		5.15		5.20		5.25		5.35	5.35
		36-59M		5.45		5.50		5.55		5.65	5.65
		60-84M		5.55		5.60		5.65		5.75	5.75
		84-120M		5.65		5.70		5.75		5.85	5.85
HDFC Regular >10CR <25CR	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	4.95	20000*1k	5.00	20000*1k	5.05	20000*1k	-	5.15
		24-35M		5.10		5.15		5.20		5.30	5.30
		36-59M		5.40		5.45		5.50		5.60	5.60
		60-84M		5.50		5.55		5.60		5.70	5.70
		84-120M		5.60		5.65		5.70		5.80	5.80
HDFC Premium Deposits upto 2cr	CRISIL"FAAA" ICRA "MAAAA"	15M	40000*1k	5.55	20000*1k	5.60	20000*1k	5.65	20000*1k	-	5.75
		22M		5.65		5.70		5.75		5.85	5.85
		30M		5.65		5.70		5.75		5.85	5.85
		44M		5.90		5.95		6.00		6.10	6.10
		33M		5.75		5.80		5.85		5.95	5.95
HDFC Special Deposit upto 2cr		66M	40000*1k	6.20	20000*1k	6.25	20000*1k	6.30	20000*1k	6.40	6.40
		99M		6.25		6.30		6.35		6.45	6.45
HDFC LTD (Trust & Institutions)											
HDFC Regular UPTO 2CR	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1K	5.40	20000*1k	5.45	20000*1K	5.50	20000*1K	-	5.60
		24-35M		5.45		5.50		5.55		5.65	5.65
		36-59M		5.65		5.70		5.75		5.85	5.85
		60-84M		5.90		5.95		6.00		6.10	6.10
		84-120M		6.05		6.10		6.15		6.25	6.25
HDFC Regular >2CR <5CR <i>Cut off timing 12:00pm.>2cr amount Need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.</i>	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	5.25	20000*1k	5.30	20000*1k	5.35	20000*1k	-	5.45
		24-35M		5.35		5.40		5.45		5.55	5.55
		36-59M		5.65		5.70		5.75		5.85	5.85
		60-84M		5.75		5.80		5.85		5.95	5.95
		84-120M		5.85		5.90		5.95		6.05	6.05
HDFC Regular >5CR <10CR	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	5.00	20000*1k	5.05	20000*1k	5.10	20000*1k	-	5.20
		24-35M		5.15		5.20		5.25		5.35	5.35
		36-59M		5.45		5.50		5.55		5.65	5.65
		60-84M		5.55		5.60		5.65		5.75	5.75
		84-120M		5.65		5.70		5.75		5.85	5.85
HDFC Regular >10CR <25CR	CRISIL"FAAA" ICRA "MAAAA"	12-23M	40000*1k	4.95	20000*1k	5.00	20000*1k	5.05	20000*1k	-	5.15
		24-35M		5.10		5.15		5.20		5.30	5.30
		36-59M		5.40		5.45		5.50		5.60	5.60
		60-84M		5.50		5.55		5.60		5.70	5.70
		84-120M		5.60		5.65		5.70		5.80	5.80
HDFC Premium Deposits upto 2cr		15M	40000*1K	5.50	20000*1K	5.55	20000*1K	5.60	20000*1K	-	5.70
		30M		5.55		5.60		5.65		5.75	5.75
		33M		5.60		5.65		5.70		5.80	5.80
HDFC Special Deposit upto 2cr		66M	40000*1K	6.05	20000*1K	6.1	20000*1K	6.15	20000*1k	6.25	6.25
		99M		6.20		6.25		6.30		6.40	6.40



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			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	
BAJAJ Finance Ltd											
Bajaj Finance Ltd <i>0.25% for Senior Citizens. Deposits > Rs. 5 Cr, prior approval from Company. Interest Compounded Annually.</i>	FAAA Rating by CRISIL	12-23M	25000*K	5.98	25000*1K	6.01	25000*1K	6.06	25000*1K	6.15	6.15
		24-35M		6.41		6.44		6.49		6.60	6.60
		36-60M		6.79		6.82		6.88		7.00	7.00
ICICI HOME FINANCE											
Public Deposit & other than public deposits < 2cr <i>Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.</i>	FAAA/ Stable Rating by CRISIL	12-23M	40000*1K	4.20	20000*1K	4.25	N/A	N/A	10000*1K	4.30	4.30
		24-35M		5.40		5.45		N/A		5.55	5.55
		36-59M		5.80		5.85		N/A		5.95	5.95
		60-120M		5.90		5.95		N/A		6.10	6.10
		37M		5.85		5.90		N/A		6.00	6.00
Special Scheme Public Deposit & other than public deposits < 2cr	FAAA/ Stable Rating by CRISIL	45M	40000*1K	5.95	20000*1K	6.00	N/A	N/A	10000*1K	6.10	6.10
		65M		6.10		6.15		N/A		6.25	6.25
PNB Housing Finance Ltd.											
Deposit Upto 5 Cr <i>0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required</i>	FAA+/ Negative rating by CRISIL	12-23M	25000*1K	5.74	10000*1K	5.77	10000*1K	5.81	10000*1K	5.90	5.90
		24-35M		5.98		6.01		6.05		6.15	6.15
		36-47M		6.40		6.44		6.49		6.60	6.60
		48-59M		6.40		6.44		6.49		6.60	6.60
		60-71M		6.50		6.53		6.59		6.70	6.70
		72-84M		6.50		6.53		6.59		6.70	6.70
		120M		6.50		6.53		6.59		6.70	6.70
SHRIRAM TRANSPORT FINANCE LTD.											
Shriram Unnati Upto 5Cr <i>0.40% Senior citizens in all tenures, 0.25% for Renewal, Senior citizen Renewal 0.40+0.25 =0.65%.</i>	MAA+/ STABLE by ICRA	12M	5000*1k	7.25	5000*1k	7.30	5000*1k	7.37	5000*1k	7.50	7.50
		24M		7.44		7.49		7.56		7.70	7.70
		36M		7.86		7.92		8.00		8.15	8.15
		48M		7.90		7.96		8.04		8.20	8.20
		60M		8.09		8.15		8.23		8.40	8.40
CENT BANK HOME FINANCE											
CENT BANK HOME FINANCE <i>0.25% Senior citizens in all tenures.</i>	FA-(Outlook Stable) by CRISIL	12-18M	100000*1K	7.00	100000*1K	7.00	N/A	N/A	100000*1K	7.00	7.00
		21-36M		7.10		7.10		N/A		7.10	7.10
		39-60M		7.20		7.20		N/A		7.20	7.20
		63-120M		7.50		7.50		N/A		7.50	7.50
Kerala Transport Development Finance Corporation Ltd.(KTDFC)											
KTDFC <i>0.25% extra for Sr. Citizen, 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. (effective from 1st,jan,2021)</i>	Guaranteed by Government of Kerala	12M		NA		NA		NA		6.00	NA
		24M		NA		NA		6.00		NA	
		36M		NA		NA		6.00		NA	
		48M		NA		NA		5.75		NA	
		60M		NA		NA		5.75		NA	
LIC Housing Finance Ltd.											
Below 20CR <i>For Sr. Citizen 0.25% extra Interest Payable & Compounding on annually basis.</i>	CRISIL "FAAA"	12M	2Lac*10k	5.50		NA		NA	2Lac*10k	5.65	5.65
		18M		5.50		NA		5.65		5.65	
		24M		5.50		NA		5.65		5.65	
		36M		5.60		NA		5.75		5.75	
		60M		5.60		NA		5.75		5.75	
Above 20CR	CRISIL "FAAA"	12M		4.90		NA		NA		5.00	5.00
		18M		4.90		NA		5.00		5.00	
		24M		4.90		NA		5.00		5.00	
		36M		5.00		NA		5.10		5.10	
		60M		5.00		NA		5.10		5.10	
Sundaram BNP Paribas Home Finance											
Individuals other then Senior Citizens <i>0.50 % for sr citizen (60yrs)</i>	MAAA/ STABLE BY ICRA	12M				5.75		NA	10K * 1K	5.75	5.75
		24M				6.00		NA		6.00	6.00
		36M		6.22		6.25		NA		6.25	6.25
		48M		6.22		6.25		NA		6.25	6.25
		60M		6.22		6.25		NA		6.25	6.25
Trusts	MAAA/ STABLE BY ICRA	12M	10K * 1K			5.75		NA	10K * 1K	5.75	5.75
		24M				6.00		NA		6.00	6.00
		36M		6.71		6.75		NA		6.75	6.75
		48M		6.71		6.75		NA		6.75	6.75
		60M		6.71		6.75		NA		6.75	6.75



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Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative	
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	ROI	
Damodar Threads Ltd.												
Damodar Threads <i>0.50% additional ROI for sr citizen (60yrs)/Employees of group.</i>	CARE BBB-	12M		NA		NA		NA		25K*1K	9.00	9.00
		24M		NA		NA		NA			9.50	9.50
		36M		NA		NA		NA			10.00	10.00
JK Lakshmi Cement Pvt. Ltd.												
JK Lakshmi Cement Pvt. Ltd. <i>Interest payable & compounding on Annually ending, 0.50% additional I ROI for Sr citizen Employees, Shareholders, Cement Dealers of JK Lakshmi Cement Ltd and person investing Rs 5 Lacs (Effective from 01-01-2021)</i>	AA- (FD) by CARE	12M		NA		NA		NA		1lac * 50k	6.75	6.75
		24M		NA		NA		NA			7.25	7.25
		36M		NA		NA		NA			7.35	7.35
JK Tyres & Industries Ltd.												
JK Tyres & Industries Ltd. <i>Interest payable & compounding on Annually ending, 0.50% additional I ROI for Sr citizen Employees, Shareholders, Cement Dealers of JK Lakshmi Cement Ltd and person investing Rs 5 Lacs (Effective from 01-01-2021)</i>	CARE A-Negative / CARE A2+	12M		NA		NA		NA		1lac * 50k	6.75	6.75
		24M		NA		NA		NA			7.25	7.25
		36M		NA		NA		NA			7.35	7.35
JK Papers Pvt. Ltd.												
JK Papers Pvt. Ltd. <i>Interest payable & compounding on Annually ending, 0.50% additional I ROI for Sr citizen Employees, Shareholders, Cement Dealers of JK Lakshmi Cement Ltd and person investing Rs 5 Lacs (Effective from 01-01-2021)</i>	(IND TA-) by IRRPL	12M		NA		NA		NA		1lac * 50k	Will be shared soon	
		24M		NA		NA		NA				
		36M		NA		NA		NA				
Kores India Ltd.												
Kores India Ltd. <i>0.25% additional ROI for sr citizen (60yrs) . Interest is payable on Qtr. ending basis & Interest will be compounded Qtr.</i>	BBB Stable by CRISIL	12M		NA		NA		NA		20K * 5k	9.00	9.00
		24M		NA		NA		NA			9.50	9.50
		36M		NA		NA		NA			10.00	10.00
GODREJ & Boyce mfg												
GODREJ & Boyce mfg <i>Fresh/Renewal accepted only from employee is available.</i>	FAA(Stable) (CRISIL)	12M	25K * 1K	NA		NA		NA		25K * 1K	NA	NA
		24M		NA		NA		NA			NA	NA
		36M		8.10		NA		8.25			NA	NA
Pudumjee Paper Products Ltd (Only Mumbai & Pune)												
Pudumjee Paper Products Ltd <i>The Company only accepts Renewals of Desposits, Interest payable on Qtr. from date of relization</i>	FA/Stable by CRISIL	12M		NA		NA		NA		25K*5K	NA	NA
		24M		NA		NA		NA			NA	NA
		36M		NA		7.25		NA			NA	7.25
Vadilal Industries Ltd.												
Vadilal Industries <i>Only Shareholders of the company are eligible for the deposits.</i>	N/R	12M	2 lac * 5k	8.00		8.00		8.00		1.5 lac * 5k	N/A	8.00
		24M		8.50		8.50		8.50			8.50	8.50
		36M		9.00		9.00		9.00			9.00	9.00
Capital Gain Bonds: (Tax Saving u/s 54EC)												
IRFC	AAA/Stable by CRISIL	5 Year	20K * 10K	5.00							Interest payable annually.	
REC	AAA/Stable by CRISIL			5.00								
PFC	AAA/Stable by CRISIL			5.00								
NHAI	AAA/Stable by CRISIL			5.00								
RBI FLOATING RATE BONDS												
HDFC (GOI Floating Rate Bonds)		7 Year	1K * 1K	7.15 <small>(UPDATED EVERY SIX MONTH)</small>								* Selected centers i.e. New Delhi, Mumbai, Bangalore, Lucknow

Terms & Conditions:

1. All the above terms are subject to change without any prior notice, it is advisable to confirm ROI before making the payment/investment.
2. You are advised to independently verify the data of Investee Company and their rating from the rating agencies.
3. RR is not liable for soundness of any investee company or investments made through it.
4. * used in colume of amount is refere to multiple .