



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 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.	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 0.25% extra interest for Senior Citizen Deposits up to 2 Crore only	CRISIL"FAAA"	12-23M	40000*1k	5.45	20000*1k	5.50	20000*1k	5.55	20000*1k	-	5.65
		24-35M		5.45		5.50		5.55		5.65	
		36-59M		5.75		5.80		5.85		5.95	
		60-84M		5.85		5.90		5.95		6.05	
HDFC Regular >2CR <5CR Cut off timing 12:00pm.>2cr amount Need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.	ICRA "MAAA"	12-23M		5.15		5.20		5.25		-	5.35
		24-35M		5.15		5.20		5.25		5.35	
		36-59M		5.45		5.50		5.55		5.65	
		60-84M		5.55		5.60		5.65		5.75	
HDFC Regular >5CR <10CR	CRISIL"FAAA"	12-23M		4.85		4.90		4.95		-	5.05
		24-35M		4.85		4.90		4.95		5.05	
		36-59M		5.15		5.20		5.25		5.35	
		60-84M		5.25		5.30		5.35		5.45	
HDFC Regular >10CR <25CR	ICRA "MAAA"	12-23M		4.80		4.85		4.90		-	5.00
		24-35M		4.80		4.85		4.90		5.00	
		36-59M		5.10		5.15		5.20		5.30	
		60-84M		5.20		5.25		5.30		5.40	
HDFC Premium Deposits upto 2cr	CRISIL"FAAA"	15M	40000*1k	5.50	20000*1k	5.55	20000*1k	5.60	20000*1K	-	5.70
		22M		5.60		5.65		5.70		5.80	
		30M		5.55		5.60		5.65		5.75	
		44M		5.90		5.95		6.00		6.10	
HDFC Special Deposit upto 2cr	ICRA "MAAA"	33M	40000*1k	5.65	20000*1k	5.70	20000*1k	5.75	20000*1k	5.85	5.85
		66M		6.05		6.10		6.15		6.25	6.25
HDFC LTD (Trust & Institutions)											
HDFC Regular UPTO 2CR	CRISIL"FAAA"	12-23M	40000*1K	5.35	20000*1k	5.40	20000*1K	5.45	20000*1K	-	5.55
		24-35M		5.35		5.40		5.45		5.55	
		36-59M		5.65		5.70		5.75		5.85	
		60-84M		5.75		5.80		5.85		5.95	
HDFC Regular >2CR <5CR Cut off timing 12:00pm.>2cr amount Need to intimate HDFC before 1 hour of fund transfer to get fund transfer day ROI.	ICRA "MAAA"	12-23M		5.15		5.20		5.25		-	5.35
		24-35M		5.15		5.20		5.25		5.35	
		36-59M		5.45		5.50		5.55		5.65	
		60-84M		5.55		5.60		5.65		5.75	
HDFC Regular >5CR <10CR	CRISIL"FAAA"	12-23M		4.85		4.90		4.95		-	5.05
		24-35M		4.85		4.90		4.95		5.05	
		36-59M		5.15		5.20		5.25		5.35	
		60-84M		5.25		5.30		5.35		5.45	
HDFC Regular >10CR <25CR	ICRA "MAAA"	12-23M		4.80		4.85		4.90		-	5.00
		24-35M		4.80		4.85		4.90		5.00	
		36-59M		5.10		5.15		5.20		5.30	
		60-84M		5.20		5.25		5.30		5.40	
HDFC Premium Deposits upto 2cr		15M	40000*1K	5.45	20000*1k	5.50	20000*1K	5.55	20000*1K	-	5.65
		30M		5.45		5.50		5.55		5.65	
HDFC Special Deposit upto 2cr		33M	40000*1K	5.50	20000*1K	5.55	20000*1K	5.60	20000*1k	5.70	5.70
		66M		5.90		5.95		6.00		6.10	6.10
BAJAJ Finance ltd											
Bajaj Finance Ltd 0.25% for Senior Citizens.0.10% for Segment for online transaction for deposit size up to Rs.1Cr. Deposits > Rs. 5 Cr, prior approval from Company. Interest Compounded Annually.	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	
		36-60M		6.79		6.82		6.88		7.00	7.00

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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
ICICI HOME FINANCE											
Public Deposit & other than public deposits < 2cr Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.	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
Special Scheme Public Deposit & other than public deposits < 2cr	FAAA/ Stable Rating by CRISIL	37M	40000*1K	5.85	20000*1K	5.90	N/A	N/A	10000*1K	6.00	6.00
		45M		5.95		6.00		N/A		6.10	6.10
		65M		6.10		6.15		N/A		6.25	6.25

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 .