



## Rate of Interest Structure - Fixed Deposits (September, 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   |  |
| MAHINDRA FINANCE<br>acceptance of bulk deposits above 1 Crore is stopped immediately until further communication | Samruddhi Fixed Deposits                                    | FAAA Rating by CRISIL        | 10K * 1K                     | Cum                | 18M : 7.75                | 7.75           | 8.10          | 36M-60M: 8.45 | 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 : 7.60                | 7.60           | 7.95          | 36M-60M: 8.30 |  |
|  |   |                              | 50K * 1K                     | Qtly               | 18M : 7.55                | 7.55           | 7.90          | 36M-60M: 8.25 |  |
| HDFC - Housing Development Finance Corporation Ltd.  | HDFC Regular Deposits (For Individual Deposits upto Rs 2Cr) | CRISIL (FAAA)<br>ICRA (MAAA) | 20,000 * 1,000               | Cum                |                           | 7.62           | 7.62          | 36-60M 7.62   | 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             |                           | -              | 7.62          | 36-60M 7.62   |  |
|  |   |                              |                              | Half Yrly          |                           | 7.47           | 7.47          | 36-60M 7.47   |  |
|  |   |                              |                              | Qtly               |                           | 7.40           | 7.40          | 36-60M 7.40   |  |
|  | HDFC Premium Deposits (Individuals upto Rs 2Cr)             |                              | 20,000 * 1,000               | Mtly               | 15M: 7.40                 | 22M: 7.50      | 30M: 7.45     | 44M : 7.50    | 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: 7.45                 | 22M: 7.55      | 30M: 7.50     | 44M : 7.55    |  |
|  |   |                              |                              | Half-Yrly          | 15M: 7.52                 | 22M: 7.62      | 30M: 7.57     | 44M : 7.62    |  |
|  | HDFC Special Deposit (For Individuals upto 2 Cr (p.a.))     |                              | 40,000 * 1000                | Cumulative         | 15M: 7.67                 | 22M: 7.77      | 30M: 7.72     | 44M : 7.77    | 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               |                           | 7.55           |               | 7.55          |  |
|  |   |                              |                              | Qtly               |                           | 7.60           |               | 7.60          |  |
| Half-Yrly  |   | 33 M                         |                              | 7.67               | 66 M                      | 7.67           |               |               |  |
|  |   |                              |                              | Annually           |                           | 7.82           |               | 7.82          |  |
|  |   |                              |                              | Annually           |                           | 7.82           |               | 7.82          |  |
|  |   |                              |                              | Cumulative         |                           | 7.82           |               | 7.82          |  |
|  |   |                              |                              | Cumulative         |                           | 7.82           |               | 7.82          |  |
| Bajaj Finance Ltd.   | Bajaj Finance Ltd.  | CRISIL"FAAA"<br>ICRA "MAAA"  | 25k * 1k<br>15M : 1 Lac * 1k | Cum/Yrly           |                           | 12M-23 M: 8.00 | 24M-35M: 8.05 | 36M-60M: 8.35 | (0.35% extra for Sr. Citizen, & <b>0.10% Existing loan Customers, FD Renewal Customers &amp; Bajaj Group Employees</b> for deposit upto Rs. 1 cr.) and Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance. |
|  |   |                              |                              | Half Yrly          |                           | 12M-23 M: 7.85 | 24M-35M: 7.89 | 36M-60M: 8.18 |  |
|  |   |                              |                              | Qtly               |                           | 12M-23 M: 7.77 | 24M-35M: 7.82 | 36M-60M: 8.10 |  |
|  |   |                              |                              | Mtly               |                           | 12M-23 M: 7.72 | 24M-35M: 7.77 | 36M-60M: 8.05 |  |

| COMPANY                                | SCHEMES             | RATING   | MIN. DEPOSIT AMOUNT/MULTIPLE                               | INTEREST FREQUENCY  | RATE OF INTEREST (% p.a.) |               |               |  | REMARKS   |
|--|---------------------|--|--|---------------------|---------------------------|---------------|---------------|--|---|
|  |                     |  |  |                     | 6                         | 12            | 24            | 36M & ABOVE  |   |
| PNB Housing (upto Rs. 5 Cr.)           | Regular Deposits    | CRISIL "FAAA"  | Monthly : 25k * 1k<br>Qtr/ Half Yrly/<br>Annual/Cum : * 1k | Cumulative / Annual | -                         | 8.10          | 8.15          | 36M : 8.25<br>48M : 8.40<br>60M : 8.45<br>72M : 8.30 | 0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required   |
|  |                     |  |  | Half Yearly         | -                         | 7.90          | 7.95          | 36M : 8.05<br>48M : 8.20<br>60M : 8.25<br>72M : 8.10 |   |
|  |                     |  |  | Quarterly           | -                         | 7.85          | 7.90          | 36M : 8.15<br>48M : 8.15<br>60M : 8.20<br>72M : 8.05 |   |
|  |                     |  |  | Monthly             | -                         | 7.80          | 7.85          | 36M : 7.95<br>48M : 8.10<br>60M : 8.15<br>72M : 8.00 |   |
|  | Special Deposits    |  |  | Cumulative / Annual | 15M-8.15                  | 22M-8.20      | 30M-8.30      | 44M-8.45   |   |
| SHRIRAM TRANSPORT FINANCE LTD.         | SHRIRAM UNNATI      | CRISIL"FAAA"<br>ICRA"MAA+"   | Cum - 5K * 1K<br>Non Cum - 10K * 1K                        | Yrly/Cum.           | -                         | 8.25          | 8.50          | 36M : 9.00<br>48M : 9.00<br>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<br>48M : 8.81<br>60M : 9.05               |   |
|  |                     |  |  | Qtly                | -                         | 8.00          | 8.25          | 36M : 8.71<br>48M : 8.71<br>60M : 8.95               |   |
|  |                     |  |  | Monthly             | -                         | 7.95          | 8.19          | 36M : 8.65<br>48M : 8.65<br>60M : 8.88               |   |
| ICICI Home Finance Ltd. (Special Rate) | ICICI HOME FINANCE  | MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE | 20K * 1 (Qtr.)   | 12M: 7.40           | 15M, 20M: 7.65            | 30 M: 7.65    | 35M : 7.70    | 40M : 7.80   | Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.   |
|  |                     |  | 40K * 1 (Mthly)  | 12M: 7.35           | 15M, 20M: 7.60            | 30 M: 7.60    | 35M : 7.65    | 40M : 7.75   |   |
| 10K * 1 (Cum.) / Annual                |                     |  | 12M: 7.60  | 15M, 20M: 7.85      | 30 M: 7.90                | 35M : 7.95    | 40M : 8.05    |  |   |
| ICICI Home Finance Ltd. (Base Rate)    |                     |  | 20K * 1 (Qtr.)   | 12-23M : 7.40       | 24-35M : 7.65             | 36-47M : 7.75 | 48-59M : 7.80 |  |   |
| 40K * 1 (Mthly)                        |                     |  | 12-23M : 7.35  | 24-35M : 7.60       | 36-47M : 7.70             | 48-59M : 7.75 |               |  |   |
| 10K * 1 (Cum.) / Annual                |                     |  | 12-23M : 7.60  | 24-35M : 7.85       | 36-47M : 8.00             | 48-59M : 8.05 |               |  |   |
| LIC Housing Finance (below 20 Cr)      | LIC HOUSING FINANCE | CRISIL "FAAA"  | 2Lac*10k(Monthly)  | 12M:7.5             | 24M:7.55                  | 36M:7.6       | 60M:7.6       | 18M : 7.50   | For Sr. Citizen 0.25% extra. Interest Payable & Compounding on annually basis.  |
| LIC Housing Finance (below 20 Cr)      |                     |  | 10K * 1K   | 12M:7.85            | 24M:7.9                   | 36M:7.95      | 60M:7.95      | 18M : 7.85   |   |
| LIC Housing Finance (20 Cr & above )   |                     |  |  | 12M:7.9             | 24M:7.95                  | 36M:7.95      | 60M:7.95      | 18M : 7.90   |   |
| LIC Housing Finance (20 Cr & above )   |                     |  | (Monthly)  | 12M:7.55            | 24M:7.6                   | 36M:7.65      | 60M:7.65      | 18M : 7.55   |   |