



Rate of Interest - Fixed Deposits (December, 2018)

Terms & Conditions:

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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	-	7.90	7.90	7.90			
			Half-Yrly	15M	8.03	30M	8.03			
			Annually	-	NA	NA	NA			
Cumulative	-	8.19	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	Mtly	33 M	66 M	7.95	7.95	
				Qtly			8.00	8.00	
				Half-Yrly			8.08	8.08	
				Annually			8.24	8.24	
Cumulative	8.24	8.24							
For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually									
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	

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

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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 qaterly 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.)	7.50	8.00	8.50	-	-	-	-	-	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)

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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.
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.
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.
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.
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

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

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