



Rate of Interest Structure - Fixed Deposits (January, 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	
DHFL- Dewan Housing Finance Ltd.	DHFL - Double My Money Cumulative Scheme	CARE (AAA) BWR (FAAA)	10K * 1K	Cumulative	107 Months				No additional benefit to Double my Money scheme
	DHFL-AASHRAY DEPOSIT PLUS SCHEME	CARE (AAA) BWR (FAAA)	10K * 1K	Yearly/Cum	-	7.70	7.80	36M : 7.85 48-120M: 8.00	0.25% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows). Interest Compounded Half Yearly
			Cum-2K * 1K H/Y- 10K * 1K	Half Yrly	-	7.50	7.60	36M : 7.65 48-120M: 7.80	
			10K * 1K	Qtly	-	7.40	7.50	36M : 7.55 48-120M: 7.70	
			20K * 1K	Mtly	-	7.35	7.45	36M : 7.50 48-120M: 7.65	
	DHFL - Aashray Deposit Plus 40 Months	CARE (AAA) BWR (FAAA)	2K * 1K	Cum/yrly	7.90				0.25% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows), Interest Compounded Half Yearly
			10K * 1K	Half Yrly	7.70				
				Qtly	7.60				
	DHFL - Aashray Deposit Plus 14 months	CARE (AAA) BWR (FAAA)	10K * 1K	Cum/Yearly	7.75				0.25% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows). Interest Compounded Half Yearly
				Half Yearly	7.55				
				Qtly	7.45				
				Mtly	7.40				
	DHFL - Aashray 13 months - Trust Deposit	CARE (AAA) BWR (FAAA)	50K * 1K	Cum/Yrly	7.75				Interest Compounded Half Yearly
				Half Yrly	7.55				
Qtly				7.45					
Mtly				7.40					
DHFL-Swayam Sidha Scheme for Women only (18 Months)	CARE (AAA) BWR (FAAA)	Cum- 2K * 1K H/Y- 10K * 1K	Cum / Yrly	7.80				0.25% extra for Women depositors in the segment such as Senior Citizens , Widows, Armed Forces Personnel, DHFL Home Loan Borrowers . Ist depositor should we woman. Interest Compounded Half Yearly	
			Half Yrly	7.60					
			Qtly	7.50					
			Mtly	7.45					
DHFL Corporate Deposits	CARE (AAA) BWR (FAAA)	10 Lakh * 1K	Cumulative	31 D		6.25		Interest rates are subject to change from time to time.	
				61 D		6.35			
				91 D		6.50			
				181 D		7.00			
				271 D		7.25			
				364 D		7.50			

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	RATE OF INTEREST (% p.a.)				REMARKS	
					6	12	24	36M & ABOVE		
MAHINDRA FINANCE	Mahindra Finance Ltd	FAAA Rating by CRISIL	10K * 1K	Cum	18M : 7.50	7.50	7.50	36M : 7.55 48M-60M : 7.55	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	-	7.35	7.35	36M : 7.40 48-60M : 7.40		
			50K * 1K	Qtly	-	7.30	7.30	36M : 7.35 48-60M : 7.35		
HDFC - Housing Development Finance Corporation Ltd.	HDFC (Individual Deposits upto Rs 2Cr)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum		7.30	7.30	36-60M 7.40	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.	
				Yearly		-	7.30	36-60M 7.40		
				Half Yrly		7.15	7.15	36-60M 7.25		
				Qtly		7.10	7.10	36-60M 7.20		
	HDFC (Trust Deposits upto Rs 2Cr)		20,000 * 1,000	Cum		7.30	7.30	36-60M 7.40	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.	
				Yearly		-	7.30	36-60M 7.40		
				Half Yrly		7.15	7.15	36-60M 7.25		
				Qtly		7.10	7.10	36-60M 7.20		
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		40,000 * 1,000	Mtly		7.05	7.05	36-60M 7.15	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore. [# (30 Months Only)]	
				20,000 * 1,000	Cum		7.15	22M : 7.20		44M : 7.30
					Qtly		7.20	22M : 7.25		44M : 7.35
					Half-Yrly		7.25	22M : 7.30		44M : 7.40
	HDFC Premium Deposits (For Trust upto Rs 5Cr)		20,000 * 1,000	Annual Income plan	15/30M	7.40#	22M : 7.45	44M : 7.55	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore.	
				Cumulative Option		7.40	22M : 7.45	44M : 7.55		
				40,000 * 1,000	Mtly		7.05			7.15
					Qtly		7.10			7.20
	Half-Yrly				7.15		7.25			
	HDFC Smart Deposits (For Corporates other than CNX500, amt. upto Rs 20Cr)		5,00,000 * 1,000	31D - 90 Days & 91D - 180 Days	Qtly#			181D-<12M & 12M-<= 18M	7.00\$	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 interest option available] @ denotest interest rates for 91 - 180 Days, \$ denotes interest rates for 12-18Months
7.20\$										
6.00& 6.25@										
6.60 & 7.20\$										

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	RATE OF INTEREST (% p.a.)				REMARKS
					6	12	24	36M & ABOVE	
SHRIRAM TRANSPORT FINANCE LTD.	SHRIRAM UNNATI	CRISIL"FAAA" ICRA"MAA+"	Cum - 5K * 1K Non Cum - 10K * 1K	Yrly/Cum.	-	7.50	7.50	36M : 7.85 48M : 7.90 60M : 8.00	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 less than Rs. 5 Cr for Individuals & less than Rs 1 Cr. for Non-Individuals.
				Half Yrly	-	7.36	7.36	36M : 7.70 48M : 7.75 60M : 7.85	
				Qtly	-	7.29	7.29	36M : 7.63 48M : 7.68 60M : 7.77	
				Monthly	-	7.25	7.25	36M : 7.58 48M : 7.63 60M : 7.72	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	25000*1000	Cum/Yrly	-	12M-23M: 7.60	24M-35M: 7.80	36M-60M: 7.85	(0.25% extra for Sr. Citizen, & 0.10% Existing loan Customers, FD Renewal Customers & Bajaj Group Employees 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-23M: 7.46	24M-35M: 7.65	36M-60M: 7.70	
				Qtly	-	12M-23M: 7.39	24M-35M: 7.58	36M-60M: 7.63	
				Mtly	-	12M-23M: 7.35	24M-35M: 7.53	36M-60M: 7.58	
Kerala Transport Development Finance Corporation Limited	KTDFC	Guaranteed by Government of Kerala	10K < 25L * 1K	Cumulative / Monthly / Quarterly	-	8.25	8.25	36M : 8.25 48-60M : 8.00	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.
			>= 25L * 1K		-	8.25	8.25	36M : 8.25 48-60M : 8.00	

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

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COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST								REMARKS
			12	24	36	48	60	72	84	120	
HUDCO (Individual / HUF)	FITCH "IND tAAA" CARE	10K * 1K	7.00	7.00	7.00	6.75	6.75	6.75	6.75	-	0.25% extra for Senior Citizens(60yrs). Required Approval above 25 Crores. Interest Compounded Annually. Non-cum Min 50000*5000
HUDCO (Trust/Company/Firm)	"CARE AAA(FD)"	10K * 1K	6.75	6.75	6.75	6.50	6.50	6.50	6.50	-	
PNB Housing (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	7.30	7.40	7.40	7.40	7.40	7.40	7.40	7.40	0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required
PNB Housing Special Deposits (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	15M-7.40	22M-7.50	30M-7.50	44M-7.55	-	-	-	-	
Sidbi (Individuals & Huf) (Trust)	"AAA" CARE	10K * 1K	(12 to 13) : 6.25		(14 to 36) : 6.25		(37 to 60) : 6.00		-	-	0.50% Senior Citizens. Interest Compounded Quarterly
LIC Housing Finance (<10Lacs)	CRISIL "FAAA"	10K * 1K	7.30	7.40	7.45	-	7.45	18M : 7.35		-	For Sr. Citizen amt upto Rs. 50K = 0.10% & amt above Rs. 51K = 0.25% extra. Requires Approval for above Rs. 5 Cr for ROI. Interest Payable & Compounding on annually basis. Deposits exceeds Rs. 5 Cr w/n 1 months by single depositors ROI will change.
LIC Housing Finance (=>10Lacs)	CRISIL "FAAA"	10K * 1K	7.30	7.40	7.45	-	7.45	18M : 7.35		-	
Gruh Finance (Individual/Trust)	FAAA (CRISIL) MAAA (ICRA)	1K * 1K (Cum.)	7.25	7.25	7.25	7.25	7.25	7.00	7.00	7.00	(Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts)
		2K * 1K (Annual)	7.25	7.25	7.25	7.25	7.25	7.00	7.00	7.00	
		2K * 1K (Qtr.)	7.00	7.00	7.00	7.00	7.00	6.75	6.75	6.75	
		20K * 1K (Mthly)	6.75	6.75	6.75	6.75	6.75	6.50	6.50	6.50	
Sundaram BNP Paribas Home Finance (Ind. / HUF / NRI)	MAA+/STABLE BY ICRA	10K * 1K (Mthly)	-	-	7.21	6.71	6.71	18M : NA		-	0.50 % for sr citizen (60yrs)
		10K * 1K (Qtr.)	6.75	7.25	7.25	6.75	6.75	18M : 6.75		-	
		10K * 1K (Cum.)	-	-	7.70	7.21	7.21	18M : NA		-	
Sundaram BNP Paribas Home Finance (Trust / Institutional)	MAA+/STABLE BY ICRA	10K * 1K (Mthly)	-	-	7.70	7.21	7.21	18M : NA		-	
		10K * 1K (Qtr.)	6.75	7.25	7.75	7.25	7.25	18M : 6.75		-	
10K * 1K (Cum.)	-	-	7.70	7.21	7.21	18M : NA		-			
ICICI Home Finance Ltd. (Special Rate)	MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	20K * 1 (Qtr.)	12M: 7.10	15M: 7.20	20M: 7.30	30M,35M : 7.10	40M : 7.20	60M : 7.10	-	-	Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.
		40K * 1 (Mthly)	12M: 7.05	15M: 7.15	20M: 7.25	30M,35M : 7.05	40M : 7.15	60M : 7.05	-	-	
		10K * 1 (Cum.) / Annual	12M: 7.30	15M: 7.40	20M: 7.50	30M,35M : 7.30	40M : 7.40	60M : 7.30	-	-	
ICICI Home Finance Ltd. (Base Rate)	MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	20K * 1 (Qtr.)	12-23M : 7.00	24-35M : 6.90	36-47M : 6.90	48-60M : 6.90		-	-	-	
		40K * 1 (Mthly)	12-23M : 6.95	24-35M : 6.85	36-47M : 6.85	48-60M : 6.85		-	-	-	
		10K * 1 (Cum.) / Annual	12-23M : 7.20	24-35M : 7.10	36-47M : 7.10	48-60M : 7.10		-	-	-	
Cent Bank Home Finance Limited (upto Rs. 1 Cr. from Retail) Only Renewals	CRISIL "FA" (Adequate degree of Safety)	10K * 1K (Qtr.)	12-84M : 7.30								In multiple of 3 months, Extra 0.25% to Senior Citizens. Interest Compounding on Qtr. basis. Approval requires for deposits above Rs. 1 Cr.
		10K * 1K (Mthly)	12-84M : 7.30								
		5K * 1K (Cum.)	12-84M : 7.50								

Private Companies - Rate of Interest Structure - Fixed Deposit - (January, 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	10.00	10.50	11.00	-	-	-	-	-	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.)									
Kores India Ltd.	FA-/Stable by CRISIL	25K * 5K (Qtr.)	8.75	9.25	10.00	-	-	-	-	-	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	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) Only Renewals matured till 29.09.17	FAA(Stable) (CRISIL)	25K * 1K	-	-	8.00	-	-	-	-	-	Interest Payment Half Yearly
Godrej & Boyce Ltd. (Rs. 1L & Above) Only Renewals matured till 29.09.17	FAA(Stable) (CRISIL)	25K * 1K	-	-	8.00	-	-	-	-	-	Interest Payment Half Yearly
Vadilal Industries Ltd. Only For Shareholders	FA- by CRISIL	50K * 5K (Growth Scheme - Cum.)	8.00	8.50	9.00	-	-	-	-	-	Only Shareholders of the company are eligible for the deposits.
		75K * 5K (Regular Income Plan - Qtr. / Half Yearly & Yearly)									
		1Lakh * 5K (Monthly Income Plan - Mnthly)									
Mukand Ltd. Only For Shareholders	BWR F BB	40K * 1K (Cum.)	-	-	10.50	-	-	-	-	-	Interest Compounding Quarterly basis in Cumulative Scheme.
		40K * 1K (Qtr)									

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		3 years (lock in). No TDS
Rate of interest		5.25% p.a.
Rating AAA/Stable		

REC – (Rural Electrification Corporation Ltd)

Minimum Amount		Rs. 20,000 * 10,000
Minimum Bond		2 (Two) Bond
Period		3 years (lock in)
Rate of interest		5.25% p.a.
Rating AAA/Stable		

PFC – (Power Finance Corporation Ltd)

Minimum Amount		Rs. 10,000 * 10,000
Minimum Bond		1 (one) Bond
Period		3 years (lock in). No TDS
Rate of interest		5.25% p.a.
Rating AAA/Stable		

IRFC - (Indian Railway Finance Corporation Ltd.)

Minimum Amount		Rs. 20,000 * 10,000
Minimum Bond		2 (Two) Bond
Period		3 years (lock in)
Rate of interest		5.25% p.a.
Rating AAA/Stable		

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