



## Rate of Interest Structure - Fixed Deposits (May, 2017)

**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	-	7.75	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 ), 0.25% extra on single application deposit 50 Lacs and above. Interest Compounded Half Yearly
			Cum-2K * 1K H/Y- 10K * 1K	Half Yrly	-	7.55	7.60	36M : 7.65 48-120M: 7.80	
			10K * 1K	Qtly	-	7.45	7.50	36M : 7.55 48-120M: 7.70	
			20K * 1K	Mtly	-	7.40	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				
			20K * 1K	Mtly	7.55				
	DHFL - Aashray Deposit Plus 14 months	CARE (AAA) BWR (FAAA)	10K * 1K	Cum/Yearly	7.80				0.25% extra for Privilege Depositors ( Sr.Citizens above 60 yrs,, DHFL H.L Customers, Armed forces Personnel & Widows ), 0.25% extra on single application deposit 50Lacs and above. Interest Compounded Half Yearly
				Half Yearly	7.60				
				Qtly	7.50				
				Mtly	7.45				
	DHFL - Aashray 13 months - Trust Deposit	CARE (AAA) BWR (FAAA)	50K * 1K	Cum/Yrly	7.80				0.25% extra on single application deposit >= Rs. 50 Lacs
				Half Yrly	7.60				
Qtly				7.50					
Mtly				7.45					
DHFL-Swamyam Sidha Scheme for Women only (18 Months)	CARE (AAA) BWR (FAAA)	10K * 1K	Cum / Yrly	7.85				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	7.65					
			Qtly	7.55					
			Mtly	7.50					
DHFL Corporate Deposits	CARE (AAA) BWR (FAAA)	10 Lakh * 1K	Cumulative	31 D		7.25		Interest rates are subject to change from time to time.	
				61 D		7.50			
				91 D		7.65			
				181 D		8.15			
				271 D		8.30			
				364 D		8.30			

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 3Cr)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum		7.40	7.40	36-60M 7.40	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded Annually. Interest Rates for deposits upto Rs. 3 Crore only. Approval Required for Deposit above Rs. 3 Crore.
				Yearly		-	7.40	36-60M 7.40	
				Half Yrly		7.25	7.25	36-60M 7.25	
	Qtly			7.20	7.20	36-60M 7.20			
	40,000 * 1,000		Mtly		7.15	7.15	36-60M 7.15		
			20,000 * 1,000	Cum		7.40	7.40	36-60M 7.40	
				Yearly		-	7.40	36-60M 7.40	
	Half Yrly				7.25	7.25	36-60M 7.25		
	Qtly			7.20	7.20	36-60M 7.20			
	40,000 * 1,000		Mtly		7.15	7.15	36-60M 7.15		
			20,000 * 1,000	Cum		7.25		7.30	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)]
				Qtly		7.30		7.35	
	Half-Yrly				7.35		7.40		
	20,000 * 1,000		Annual Income plan	15/30M	7.50#	22/44 M	7.55		
	20,000 * 1,000		Cumulative Option		7.50		7.55		
	HDFC Premium Deposits (For Trust & Institutions upto Rs 5Cr)		40,000 * 1,000	Mtly				7.15	
			20,000 * 1,000	Qtly				7.20	
			20,000 * 1,000	Half-Yrly				7.25	
20,000 * 1,000		Annual Income plan	20/40M			7.40			
20,000 * 1,000		Cumulative Option				7.40			
5,00,000 * 1,000		Qtly#	31D - 90 Days & 91D - 180 Days			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] @ denotes interest rates for 91 - 180 Days, \$ denotes interest rates for 12<=18Months	
5,00,000 * 1,000	Annual* Income plan				7.20\$				
5,00,000 * 1,000	Cumulative Option		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.	-	7.75	7.85	36M : 8.00 48M : 8.15 60M : 8.25	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 less than Rs. 5 Cr for Individuals & less than Rs 1 Cr. for Non-Individuals.
				Half Yrly	-	7.61	7.70	36M : 7.85 48M : 7.99 60M : 8.08	
				Qtly	-	7.54	7.63	36M : 7.77 48M : 7.91 60M : 8.00	
				Monthly	-	7.49	7.58	36M : 7.72 48M : 7.86 60M : 7.95	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	25000*1000	Cum/Yrly	-	12M-23 M: 7.80	24M-35M: 8.00	36M-60M: 8.05	(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. Approval requires for Single Application of Rs. 1 Cr Above.
				Half Yrly	-	12M-23 M: 7.65	24M-35M: 7.85	36M-60M: 7.89	
				Qtly	-	12M-23 M: 7.58	24M-35M: 7.77	36M-60M: 7.82	
				Mtly	-	12M-23 M: 7.53	24M-35M: 7.72	36M-60M: 7.77	
Kerala Transport Development Finance Corporation Limited	KTDFC	Guaranteed by Government of Kerala	10K < 25L * 1K	Cumulative / Monthly / Quarterly	-	8.50	8.50	36M : 8.50 48-60M : 8.25	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		-	8.50	8.50	36M : 8.50 48-60M : 8.25	

**PSUs/Govt/HFCs - Rate of Interest Structure - Fixed Deposit - (May, 2017)**

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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	7.25	7.25	7.25	7.00	7.00	7.00	7.00	-	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	7.00	7.00	7.00	6.75	6.75	6.75	6.75	-		
NHB (National Housing Bank - Sunidhi)	CRISIL "FAAA"	50K * 10K	6.75	6.75	7.00	-	7.00	-	-	-	0.60% for Sr. Citizens, Max Agg not exceed 5 Crore per depositor.	
NHB Suvridhi (Tax Saving) (Ind/HUF only)	CRISIL "FAAA"	10K * 10K	-	-	-	-	7.00	-	-	-	0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required	
PNB Housing (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required	
PNB Housing <b>Special Deposits</b> (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	15M-7.35	22M-7.40	30M-7.35	44M-7.40	-	-	-	-		
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	7.50	7.50	-	7.50	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	7.50	7.50	-	7.50	18M : 7.35		-		
Gruh Finance (Individual/Trust)	FAAA (CRISIL) MAAA (ICRA)	1K * 1K ( Cum.)	7.25	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	(Ind. Dept Min. Rs. 1K) ( Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts)
		2K * 1K (Annual)	7.25	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	
		2K * 1K (Qtr.)	7.00	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	
		20K * 1K (Mthly)	6.75	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
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.)	-	-	7.21	6.71	6.71	18M : NA		-	-	
		10K * 1K (Cum.)	6.75	7.25	7.25	6.75	6.75	18M : 6.75		-	-	
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.)	6.75	7.25	7.75	7.25	7.25	18M : 6.75		-	-	
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) <b>Only Renewals</b>	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 : 7.50									
		5K * 1K (Cum.)	12-84M : 7.50									

## Private Companies - Rate of Interest Structure - Fixed Deposit - (May, 2017)

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COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST								REMARKS
			12	24	36	48	60	72	84	120	
Gati Ltd.	CARE BBB+	21K*1K(Cum)	9.04	9.74	10.52	-	-	-	-	-	Interest Payment Half Yearly
		21K*1K (Qtr)	8.75	9.00	9.25	-	-	-	-	-	
Godrej & Boyce Ltd. ( < Rs. 1L) <b>Only Renewals</b>	FAA(Stable) (CRISIL)	25K * 1K	-	-	8.50	-	-	-	-	-	Interest Payment Half Yearly
Godrej & Boyce Ltd. (Rs. 1L & Above) <b>Only Renewals</b>	FAA(Stable) (CRISIL)	25K * 1K	-	-	8.50	-	-	-	-	-	Interest Payment Half Yearly

## 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	

#### **Govt. of India Saving Bonds - 8% Taxable) in ( HDFC/SBI\* / ICICI / IDBI\* / AXIS\* /SHCIL )**

Rate of Interest	8%
Minimum Amount	Rs. 1,000 * 1,000
Charitable Trust TAX exemption Required Certificate for NON	
* Only Selected centers	

For Institutional investments in Fixed Deposits and Capital Gain Bonds, please contact [isd@rrfcl.com](mailto:isd@rrfcl.com)