



Brokerage and Rate of Interest Structure - Fixed Deposits (May, 2018)

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	
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 : 7.90 48-60M: 8.05 72M-120M: 8.00	0.40% 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 : 7.70 48-60M: 7.85 72M 120M: 7.80	
			10K * 1K	Qtly	-	7.40	7.50	36M : 7.60 48-60M: 7.75 72M 120M: 7.70	
			20K * 1K	Mtly	-	7.35	7.45	36M : 7.55 48-60M: 7.70 72M 120M: 7.65	
	DHFL - Aashray Deposit Plus 40 Months	CARE (AAA) BWR (FAAA)	2K * 1K	Cum/yrly	7.95				0.40% 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	7.75				
			20K * 1K	Qtly	7.65				
	DHFL - Aashray Deposit Plus 14 months	CARE (AAA) BWR (FAAA)	10K * 1K	Cum/Yearly	7.75				0.40% 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)	10K * 1K	Cum / Yrly	7.80				0.40% 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	7 D		5.50		Interest rates are subject to change from time to time.	
				31 D		6.35			
				61 D		6.75			
				91 D		7.25			
				181 D		7.50			
				271 D		7.50			
364 D		8.00							

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	RATE OF INTEREST (% p.a.)				REMARKS		
					6	12	24	36M & ABOVE			
MAHINDR A FINANCE	Mahindra Finance Ltd	FAAA Rating by CRISIL	10K * 1K	Cum	18M : 7.75	7.70	7.90	36M : 8.05 48M-60M: 8.05	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	-	7.55	7.75	36M : 7.90 48-60M : 7.90			
			50K * 1K	Qtly	-	7.50	7.70	36M : 7.85 48-60M : 7.85			
HDFC - Housing Development Finance Corporation Ltd.	HDFC Regular Deposits (For Individual Deposits upto Rs 2Cr)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum		7.40	7.35	36-60M 7.35	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		-	7.35	36-60M 7.35			
				Half Yrly		7.25	7.20	36-60M 7.20			
				Qtly		7.20	7.15	36-60M 7.15			
	HDFC Regular Deposits (Trust Deposits upto Rs 2Cr)		20,000 * 1,000	Cum		7.40	7.35	36-60M 7.35	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.		
				Yearly		-	7.35	36-60M 7.35			
				Half Yrly		7.25	7.20	36-60M 7.20			
				Qtly		7.20	7.15	36-60M 7.15			
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		40,000 * 1,000	Mtly		7.15	7.10	36-60M 7.10	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.		
				40,000 * 1,000	Mtly	15M: 7.25	22M: 7.25	30M: 7.20		44M : 7.25	
				20,000 * 1,000	Qtly	15M: 7.30	22M: 7.30	30M: 7.25		44M : 7.30	
				20,000 * 1,000	Half-Yrly	15M: 7.35	22M: 7.35	30M: 7.30		44M : 7.35	
				20,000 * 1,000	Annually	15M: NA	22M: 7.50	30M: 7.45		44M : 7.50	
				20,000 * 1,000	Cumulative	15M: 7.50	22M: 7.50	30M: 7.45		44M : 7.50	
	HDFC Premium Deposits (For Trusts & Institutions upto Rs 5Cr)		40,000 * 1,000	Mtly	15M	7.25	30M	7.20	44M : 7.25	Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore.	
				20,000 * 1,000		Qtly		7.30			7.25
				20,000 * 1,000		Half-Yrly		7.35			7.30
				20,000 * 1,000		Annually		NA			7.45
				20,000 * 1,000		Cumulative		7.50			7.45
	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)		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 inerest option available] @ denotesinterest 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		6.00& 6.25@		6.60 & 7.20\$	
	HDFC Special Deposit (For Individuals upto 5 Cr (p.a.))		40,000 * 1000	Mtly	33 M	7.30	66 M	7.30	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		
				20,000 * 1000		Qtly		7.35		7.35	
20,000 * 1000		Half-Yrly		7.40		7.40					
20,000 * 1000		Annually		7.55		7.55					
20,000 * 1000		Cumulative		7.55		7.55					
HDFC Special Deposit (For Trusts upto 5 Cr (p.a.))	40,000 * 1000	Mtly	33 M	7.30	66 M	7.30	For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually				
		20,000 * 1000		Qtly		7.35		7.35			
		20,000 * 1000		Half-Yrly		7.40		7.40			
		20,000 * 1000		Annually		7.55		7.55			
		20,000 * 1000		Cumulative		7.55		7.55			

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.	-	7.65	7.65	36M : 8.00 48M : 8.00 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 upto Rs. 5 Cr for Individuals & upto Rs 1 Cr. for Non-Individuals.
				Half Yrly	-	7.50	7.50	36M : 7.85 48M : 7.85 60M : 8.08	
				Qtly	-	7.44	7.44	36M : 7.77 48M : 7.77 60M : 8.00	
				Monthly	-	7.39	7.39	36M : 7.72 48M : 7.72 60M : 7.95	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	25000*1000	Cum/Yrly	-	12M-23 M: 7.60	24M-35M: 7.80	36M-60M: 7.85	(0.35% extra for Sr. Citizen, & 0.25% 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-23 M: 7.46	24M-35M: 7.65	36M-60M: 7.70	
				Qtly	-	12M-23 M: 7.39	24M-35M: 7.58	36M-60M: 7.63	
				Mtly	-	12M-23 M: 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 & More * 1K		-	8.25	8.25	36M : 8.25 48-60M : 8.00	

PSUs/Govt/HFCs - Brokerage and Rate of Interest Structure - Fixed Deposit - (May, 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 "CARE AAA(FD)"	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)		10K * 1K	7.00	7.00	7.00	6.75	6.75	6.75	6.75	-	
PNB Housing (upto Rs. 5 Cr.)	CRISIL "FAAA"	20K	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	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-7.55	22M-7.55	30M-7.55	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 & up to 25 Cr)	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 (Qtr.)	6.75	7.25	7.75	7.25	7.25	18M : 6.75	-	-	
		10K * 1K (Cum.)	-	-	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: 7.20	15M: 7.40	20M: 7.40	30M,35M : 7.35	40M : 7.35	60M : 7.35	-	-	
		40K * 1 (Mthly)	12M: 7.15	15M: 7.35	20M: 7.35	30M,35M : 7.30	40M : 7.30	60M : 7.30	-	-	
		10K * 1 (Cum.) / Annual	12M: 7.40	15M: 7.60	20M: 7.60	30M,35M : 7.55	40M : 7.55	60M : 7.55	-	-	
ICICI Home Finance Ltd. (Base Rate)	MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	20K * 1 (Qtr.)	12-23M : 7.15	24-35M : 7.25	36-47M : 7.20	48-60M : 7.20		-	-	-	
		40K * 1 (Mthly)	12-23M : 7.10	24-35M : 7.20	36-47M : 7.15	48-60M : 7.15		-	-	-	
		10K * 1 (Cum.) / Annual	12-23M : 7.35	24-35M : 7.45	36-47M : 7.40	48-60M : 7.40		-	-	-	
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 : 7.50								
		5K * 1K (Cum.)	12-84M : 7.50								

Private Companies - Brokerage and Rate of Interest Structure - Fixed Deposit - (May, 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
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.)									
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						
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						
Godrej & Boyce Ltd. (< Rs. 1L) Only Renewals	FAA(Stable) (CRISIL)	25K * 1K	-	-	8.00	-	-	-	-	-	Interest Payment Half Yearly
Godrej & Boyce Ltd. (Rs. 1L & Above) Only Renewals	FAA(Stable) (CRISIL)	25K * 1K	-	-	8.00	-	-	-	-	-	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	5 years (lock in). No TDS
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. 10,000 * 10,000
Minimum Bond	2 (Two) Bond
Period	5 years (lock in). No TDS
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, Bangalore, Lucknow

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