



Rate of Interest Structure - Fixed Deposits (July, 2017)

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 | - | 7.75 | 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-Swayam Sidha Scheme for Women only (18 Months) | CARE (AAA) BWR (FAAA) | Cum- 2K * 1K H/Y- 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 | |
| | | 10K * 1K | Half Yrly | 7.65 | | | | | |
| | | 20K * 1K | Qtly | 7.55 | | | | | |
| 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 2Cr) | 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 | | | | |
| | HDFC (Trust Deposits upto Rs 2Cr) | | 20,000 * 1,000 | Cum | | 7.40 | 7.40 | 36-60M 7.40 | 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 | | | | |
| | HDFC Premium Deposits (Individuals upto Rs 2Cr) | | 40,000 * 1,000 | Mtly | 20,000 * 1,000 | Qtly | 15/30M | 7.25 | 22/44 M | 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)] |
| | | | | | | | | 7.30 | | 7.35 | |
| | | | | | | | | 7.35 | | 7.40 | |
| | | | | | | | | 7.50# | | 7.55 | |
| | | | | | | | | 7.50 | | 7.55 | |
| | | | | | | | | 20,000 * 1,000 | | Cumulative Option | |
| | HDFC Premium Deposits (For Trust & Institutions upto Rs 5Cr) | | 40,000 * 1,000 | Mtly | 20,000 * 1,000 | Qtly | 22/44M | | | 7.15 | 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. |
| | | | | | | | | | | 7.20 | |
| | | | | | | | | | | 7.25 | |
| | | | | | | | | | | 7.40 | |
| | | | | | | | | 7.40 | | | |
| 20,000 * 1,000 | | Cumulative Option | | | | | | | | | |
| HDFC Smart Deposits (For Corporates otherthan CNX500, amt.upto Rs 20Cr) | 5,00,000 * 1,000 | Qtly# | Annual* Income plan | Cumulative Option | 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 | | |
| | | | | | | | | 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. | - | 7.75 | 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: 7.60 | 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. Approval requires for Single Application of Rs. 1 Cr Above. |
| | | | | 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 | - | 8.50 | 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 - (July, 2017)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

| 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 | 7.40 | 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-7.35 | 22M-7.40 | 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 | 7.50 | 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 | 7.25 | 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 | - | - | |
| 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 | - | - | |
| | | 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) | | 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 : 7.50 | | | | | | | | |
| | | 5K * 1K (Cum.) | 12-84M : 7.50 | | | | | | | | |

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

| Terms & Conditions: | | | | | | | | | | | |
|---|-----------------------------------|--|------------------|-------|-------|----|----|----|----|-----|---|
| ROI may revise without prior notice. Its advisable to consult Branch before deposit of application. | | | | | | | | | | | |
| 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.) | 8.50 | 8.75 | 9.00 | - | - | - | - | - | Interest will be Compounded Quarterly and paid on Maturity. Interest paid on the end of Qtr. |
| | | 25K * 5K (Cum.) | 8.50 | 8.75 | 9.00 | - | - | - | - | - | |
| 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.) | | | | | | | | | |
| Kores India Ltd. | FA-/Stable by CRISIL | 25K * 5K (Qtr.) | 9.25 | 10.00 | 10.75 | - | - | - | - | - | 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) | 9.04 | 9.74 | 10.52 | - | - | - | - | - | Interest Payment Half Yearly |
| | | 21K*1K (Qtr) | 8.75 | 9.00 | 9.25 | | | | | | |
| Godrej & Boyce Ltd. (< Rs. 1L) Only Renewals | FAA(Stable) (CRISIL) | 25K * 1K | - | - | 8.50 | - | - | - | - | - | Interest Payment Half Yearly |
| Godrej & Boyce Ltd. (Rs. 1L & Above) Only Renewals | FAA(Stable) (CRISIL) | 25K * 1K | - | - | 8.50 | - | - | - | - | - | Interest Payment Half Yearly |
| Vadilal Industries Ltd. Only For Shareholders | FA- by CRISIL | 50K * 5K (Growth Scheme - Cum.) | 9.00 | 9.50 | 10.00 | - | - | - | - | - | 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) | | | | | | | | | |
| 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 | | | | | | |

BONDS

Capital Gain Bonds: (Tax Saving u/s 54EC)

Terms & Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

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 | |

PFC – (Power Finance Corporation Ltd)

| | |
|--|---------------------|
| Rate of Interest | 5.25% p.a. |
| Minimum Amount | Rs. 20,000 * 10,000 |
| Period | 3 years (lock in) |
| Rating : 'AAA/Stable' by CRISIL, 'AAA' by ICRA, &'AAA' by CARE | |

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