



Rate of Interest Structure - Fixed Deposit - (March, 2020)

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		
					Special	12	24	36M & ABOVE			
MAHINDRA FINANCE(upto 1 Cr)	Samruddhi Fixed Deposits	FAAA Rating by CRISIL	10K * 1K	Cum	18M : 7.40	7.30	7.60	36M : 7.8 48M : 8 60M : 8.1	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.		
				Half Yrly	18M : 7.25	7.15	7.45	36M: 7.65 48M:7.85 60M:7.95			
			Qtly	18M : 7.20	7.1	7.4	36M:7.6 48M: 7.8 60M: 7.9				
	Dhan Samruddhi Online Scheme		Cum Half Yrly	30M	7.65 7.5 7.45	38M	7.85 7.7 7.65				
			Qtly				7.9 7.75 7.7				
HDFC - Housing Development Finance Corporation Ltd.	HDFC Regular Deposits (For Individual Deposits upto Rs 2Cr)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum		7.30	7.30	36-60M -7.30	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		-	7.30	36-60M -7.30			
				Half Yrly		7.27	7.27	36-60M -7.27			
				Qtly		7.10	7.10	36-60M -7.10			
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		20,000 * 1,000	Mtly		7.05	7.05	36-60M -7.05	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: 7.10	22M: 7.25	30M: 7.15	44M : 7.20			
				Half-Yrly	15M: 7.22	22M: 7.32	30M: 7.27	44M : 7.32			
				Annually	15M: NA	22M: 7.45	30M: 7.40	44M : 7.45			
	HDFC Special Deposit (For Individuals upto 2 Cr (p.a.))		20,000 * 1000	Cumulative	33 M	66 M	15M: 7.35	22M: 7.45	30M: 7.40	44M : 7.45	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		7.25	7.25	
							Qtly		7.30	7.30	
							Half-Yrly		7.37	7.37	
	HDFC Regular Deposits (Trust Deposits upto Rs 2Cr)		20,000 * 1,000	Cumulative	33 M	66 M	Annually		7.50	7.50	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.
							Qtly		7.10	7.10	
							Half Yrly		7.17	7.17	
							Yearly		-	7.30	
	HDFC Premium Deposits (For Trusts & Institutions upto Rs 2 Cr)		40,000 * 1,000	Cumulative	15M	30M	Mtly		7.05	7.05	Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore.
							Qtly		7.15	7.15	
							Half-Yrly		7.20	7.20	
							Annually	NA	7.27	7.27	
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	Cumulative	12M-60M	30M	Annually		7.40	7.40	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		
					Qtly		6.97	6.97			
					Half-Yrly		7.15	7.15			
					Annually	31-44D=5.25%,45-90D=5.75%,91-180D=6.50%,181D<12M=6.75%					
HDFC - Housing Development Finance Corporation Ltd.	HDFC Special Deposit (For Trusts upto 2 Cr (p.a.))	CRISIL (FAAA) ICRA (MAAA)	40,000 * 1000	Mtly	33 M	66 M	7.20	7.20	For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually		
							7.25	7.25			
							7.32	7.32			
							7.45	7.45			
							7.45	7.45			

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	RATE OF INTEREST (% p.a.)				REMARKS
					Special	12	24	36M & ABOVE	
Bajaj Finance Ltd.(new rates)		CRISIL "FAAA" ICRA "MAAA"	25k * 1k 15M : 1 Lac * 1k	Cum/Yrly		12M-23 M: 7.60	24M-35M: 7.65	36M-47M: 7.70 48M-60M:7.80	(0.25% extra for Sr. Citizen, & 0.10% Existing loan Customers, FD Renewal Customers & Bajaj Group Employees for deposit upto Rs. 1 cr. For Individual customer only) 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: 7.51	36M-47M: 7.56 48M-60M:7.65	
				Qtly		12M-23 M: 7.39	24M-35M: 7.44	36M-47M: 7.49 48M-60M:7.58	
				Mtly		12M-23 M: 7.35	24M-35M: 7.39	36M-47M: 7.44 48M-60M:7.53	
PNB Housing (upto Rs. 5 Cr.)	Regular Deposits	CRISIL "FAAA"	Monthly : 25k * 1k Qtr/ Half Yrly/ Annual/Cum : 10k * 1k	Cumulative / Annual	-	12M-23M 7.5	24M-35M 7.65	36M-47M : 7.65 48M-59M : 7.65 60M-71M : 7.70 72M-84M : 7.40 120M:7.40	0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required
				Half Yearly	-	12M-23M 7.35	24M-35M 7.50	36M -47M: 7.50 48M-59M : 7.50 60M-71M : 7.55 72M-84M : 7.25 120M:7.25	
				Quarterly	-	12M-23M 7.30	24M-35M 7.40	36M-47M : 7.40 48M-59M : 7.40 60M -71M: 7.45 72M-84M : 7.20 120M:7.20	
				Monthly	-	12M-23M 7.25	24M-35M 7.35	36M -47M: 7.35 48M-59M : 7.35 60M -71M: 7.40 72-84M : 7.15 120M:7.15	
				Annual		12M-23M 7.50	24M-35M 7.65	36M-47M:7.65 48M-59M:7.65 71M:7.70 72M-84M:7.40 120M:7.40	
SHRIRAM TRANSPORT FINANCE LTD.	SHRIRAM UNNATI	CRISIL "FAAA" ICRA "MAA+"	Cum - 5K * 1K Non Cum - 10K * 1K	Yrly/Cum.		7.80	8.00	36M : 8.60 48M : 8.70 60M : 8.75	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. Additional interest of 0.25% p.a will be paid on all Renewals, where the deposit is matured on or after 1st November 2019.
				Half Yrly		7.65	7.85	36M : 8.42 48M : 8.52 60M : 8.57	
				Qtly		7.58	7.77	36M : 8.34 48M : 8.43 60M : 8.48	
				Monthly		7.53	7.72	36M : 8.28 48M : 8.37 60M : 8.42	
ICICI Home Finance Ltd. (Special Rate)			20K * 1 (Qtr.)	Qtly	40M: 7.30	65M: 7.40	90M : 7.55	105M : 7.60 120M : 7.70	Extra 0.25% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.
			40K * 1 (Mthly)	Monthly	40M: 7.25	65M: 7.35	90M : 7.50	105M : 7.55 120M : 7.65	
			10K * 1 (Cum.) / Annual	Yrly/Cum.	40M: 7.50	65M: 7.60	90 M : 7.75	105M : 7.80 120M : 7.90	
ICICI Home Finance Ltd. (Base Rate)		MAAA "Highest credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	20k * 1 (Qtr.)	Qtly		12-23M : 7.00	24-35M : 7.20	36-47M : 7.20 48-59M : 7.25 60-83M : 7.35 84M-107M:7.50 108M-120M :7.60	
			40k * 1 (Mthly)	Monthly		12-23M : 6.95	24-35M : 7.15	36-47M : 7.15 48-59M : 7.20 60-83M : 7.30 84M-107M:7.45 108M-120M :7.55	
			10K * 1 (Cum.) / Annual	Yrly/Cum.		12-23M : 7.20	24-35M : 7.40	36-47M : 7.40 48-59M : 7.45 60-83M : 7.55 84M-107M:7.70 108M-120M :7.80	

PSUs/Govt/HFCs - Rate of Interest Structure - Fixed Deposit - (March, 2020)

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COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Cent Bank Home Finance Limited (Above 1 Cr.) Only Renewals	FA-'(Outlook Stable) by CRISIL	> 1 Cr * 1K	12-120M : 7.50							Quarterly Payout or Quarterly compounding
Kerala Transport Development Finance Corporation Limited	Guaranteed by Government of Kerala	10K < 25Lac * 1K	7.50	7.50	7.50	7.25	7.25	-	-	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
		25 Lac & upto 50 Lac * 1K	7.50	7.50	7.50	7.25	7.25	-	-	
		> 50Lac * 1K	7.50	7.50	7.50	7.25	7.25	-	-	
LIC Housing Finance (below 20 Cr)	CRISIL "FAAA"	2Lac*10k(Monthly)	7.25	7.25	7.35		7.35	18M : 7.25		
LIC Housing Finance (below 20 Cr)	CRISIL "FAAA"	10K * 1K	7.50	7.55	7.60	-	7.60	18M : 7.50	For Sr. Citizen 0.25% extra. Interest Payable & Compounding on annually basis.	
LIC Housing Finance (20 Cr & above)	CRISIL "FAAA"		7.55	7.60	7.65	-	7.65	18M : 7.55		
LIC Housing Finance (20 Cr & above)	CRISIL "FAAA"	(Monthly)	7.30	7.30	7.40		7.40	18M : 7.30		
Sidbi (Individuals & Huf) (Trust)	"AAA" CARE	up to Rs. 99,000/-	(12 to 13) : 6.75		(14 to 36) : 6.75		(37 to 60) : 6.50		0.50% Senior Citizens. Interest Compounded Quarterly	
		above 1 lakh and up to Rs. 4,99,99,000/-	(12 to 13) : 7.25		(12 to 13) : 7.25		(37 to 60) : 7.00			
		Rs.5 crore and above	(12 to 13) : 7.50		(12 to 13) : 7.50		(37 to 60) : 7.25			
Sundaram BNP Paribas Home Finance (Ind. / HUF / NRI)	MAA+/STABLE BY ICRA	10K * 1K (Mthly)	-	-	7.45	7.45	7.45	-	-	0.50 % for sr citizen (60yrs)
		10K * 1K (Qtr.)	7.25	7.50	7.50	7.50	7.50	18M : 7.25	-	
		10K * 1K (Cum.)								
Sundaram BNP Paribas Home Finance (Trust / Institutional)	MAA+/STABLE BY ICRA	10K * 1K (Mthly)	-	-	7.95	7.95	7.95	-	-	
		10K * 1K (Qtr.)	7.75	7.75	8.00	8.00	8.00	18M : 7.75	-	
		10K * 1K (Cum.)								

Manufacturing Companies - Rate of Interest Structure - Fixed Deposit - (March, 2020)

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COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Damodar Threads Ltd.	CARE BBB-	5K	9.00	9.50	10.00	-	-	-	-	0.50 % additional ROI for sr citizen (60yrs)/Employees of group
Future Enterprises Lt.	CARE AA-	10 K	9.10	9.60	10.10					Additional Interest 0.25% for Senior Citizen
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	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
		25K * 5K (Cum.)								
JK Papers Pvt. Ltd.	(IND tA-) by IRRPL	25K * 1K (Qtr.)	8.00	8.25	8.35	-	-	-	-	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.	FAA-/Stable (CRISIL)	25K * 5K (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 quaterly basis
Gati Ltd.	CARE BBB+	21K*1K(Cum)	9.00	9.25	9.50	-	-	-	-	Interest Compounding Quaterly Basis.
		21K*1K (Qtr)	9.00	9.25	9.50					
Godrej & Boyce Ltd. Only for Mumbai (< Rs. 1L) Fresh/Renewals with maturity date from 11th Oct 18	FAA(Stable) (CRISIL)	25K * 1K Monthly	-	-	8.10	-	-	-	-	Interest Payment Half Yearly ONLY FOR MUMBAI.
Godrej & Boyce Ltd. Only for Mumbai (< Rs. 1L) Fresh/Renewals with maturity date from 11th Oct 19	FAA(Stable) (CRISIL)	25K * 1K Half Yearly	-	-	8.25	-	-	-	-	Interest Payment Half Yearly ONLY FOR MUMBAI.
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.)	8.00	8.50	9.00	-	-	-	-	Only Shareholders of the company are eligible for the deposits.
		1.5Lakhs * 5K (Regular Income Plan - Qtr. / Half								
		2Lakhs * 5K (Monthly Income								

BONDS

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

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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	

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	

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	

*Rs. 50 incentive for every online application downloaded from our site(For IRFC and PFC)

7.75% GOI BONDS

Govt. of India Saving Bonds - 7.75% 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