



Rate of Interest - Fixed Deposits (November, 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		
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL "FAAA" ICRA "MAAA"	25k * 1k 15M : 1 Lac * 1k	Cum/Yrly	15M: 8.05	12M-23 M: 8.00	24M-35M: 8.15	36M-60M: 8.75	(0.35% extra for Sr. Citizen, & 0.25% Existing loan Customers, FD Renewal Customers & Bajaj Group Employees for deposit upto Rs. 5 cr.) and Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance.	
				Half Yrly	15M: 7.89	12M-23 M: 7.85	24M-35M: 8.00	36M-60M: 8.57		
				Qtly	15M: 7.82	12M-23 M: 7.77	24M-35M: 7.93	36M-60M: 8.48		
				Mtly	15M: 7.77	12M-23 M: 7.72	24M-35M: 7.88	36M-60M: 8.42		
HDFC - Housing Development Finance Corporation Ltd.	HDFC Regular Deposits (For Individual Deposits upto Rs 2Cr)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum	-	7.98	7.98	36-60M 7.98	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	-	-	7.98	36-60M 7.98		
				Half Yrly	-	7.83	7.83	36-60M 7.83		
				Qtly	-	7.75	7.75	36-60M 7.75		
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		40,000 * 1,000	20,000 * 1,000	Mtly	-	7.70	7.70	36-60M 7.70	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: 7.75	22M: 7.85	30M: 7.80	44M : 7.85	
					Half-Yrly	15M: 7.80	22M: 7.90	30M: 7.93	44M : 7.90	
					Annually	15M: NA	22M: 8.14	30M: 8.08	44M : 8.14	
	HDFC Special Deposit (For Individuals upto 2 Cr (p.a.))		40,000 * 1000	20,000 * 1000	Mtly	-	7.90	7.90	7.90	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
					Qtly	-	7.95	7.95	7.95	
					Half-Yrly	33 M	8.03	66 M	8.03	
					Annually	8.19	8.19	8.19		
	HDFC Regular Deposits (Trust Deposits upto Rs 2Cr)		40,000 * 1,000	20,000 * 1,000	Cum	-	8.08	8.08	36-60M 8.08	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.
					Yearly	-	-	8.08	36-60M 8.08	
					Half Yrly	-	7.93	7.93	36-60M 7.93	
					Qtly	-	7.85	7.85	36-60M 7.85	
HDFC Premium Deposits (For Trusts & Institutions upto Rs 2 Cr)	40,000 * 1,000	20,000 * 1,000	Mtly	-	7.80	7.80	36-60M 7.80	Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore.		
			Qtly	15M	7.90	30M	7.90			
			Half-Yrly	7.95	7.95	7.95				
			Annually	NA	NA	NA				
			Cumulative	8.19	8.19	8.19	8.19			

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	RATE OF INTEREST (% p.a.)				REMARKS				
					6	12	24	36M & ABOVE					
HDFC - Housing Development Finance Corporation Ltd.	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)	CRISIL (FAAA) ICRA (MAAA)	5,00,000 * 1,000	Qtly#	31D - 90 Days & 91D - 180 Days	-	181D-<12M & 12M-<= 18M\$	8.00\$	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] @ denotes interest rates for 91 - 180 Days, \$ denotes interest rates for 12<=18Months				
			5,00,000 * 1,000	Annual* Income plan		-		8.24\$					
			5,00,000 * 1,000	Cumulative		7.00 & 7.25@		7.75 & 8.24\$					
	HDFC Special Deposit (For Trusts upto 2 Cr (p.a.))		20,000 * 1000	33 M	66 M	7.95	7.95	7.95		For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually			
						Qtly	8.00	8.00					
						Half-Yrly	8.08	8.08					
						Annually	8.24	8.24					
	Cumulative		8.24	8.24									
	MAHINDRA FINANCE		Samruddhi Fixed Deposits	FAAA Rating by CRISIL	10K * 1K	Cum	18M : 8.10	8.10			8.50	36M-60M: 8.80	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	18M : 7.95	7.95			8.35	36M-60M: 8.65	
50K * 1K		Qtly			18M : 7.90	7.90	8.30	36M-60M: 8.60					
PNB Housing (upto Rs. 5 Cr.)	Regular Deposits	CRISIL "FAAA"	Monthly : 25k * 1k Qtr/ Half Yrly/ Annual/Cum : 10k * 1k	Cumulative / Annual	-	8.30	8.30	36M : 8.40 48M : 8.40 60M : 8.45 72M : 8.30	0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required				
				Half Yearly	-	8.10	8.10	36M : 8.20 48M : 8.20 60M : 8.25 72M : 8.10					
				Quarterly	-	8.05	8.05	36M : 8.15 48M : 8.15 60M : 8.20 72M : 8.05					
				Monthly	-	8.00	8.00	36M : 8.10 48M : 8.10 60M : 8.15 72M : 8.00					
	Special Deposits			Cumulative / Annual	15M-8.30	22M-8.35	30M-8.30	44M-8.45					
SHRIRAM TRANSPORT FINANCE LTD.	SHRIRAM UNNATI	CRISIL"FAAA" ICRA"MAA+"	Cum - 5K * 1K Non Cum - 10K * 1K	Yrly/Cum.	-	8.25	8.50	36M : 9.00 48M : 9.00 60M : 9.25	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	-	8.08	8.33	36M : 8.81 48M : 8.81 60M : 9.05					
				Qtly	-	8.00	8.25	36M : 8.71 48M : 8.71 60M : 8.95					
				Monthly	-	7.95	8.19	36M : 8.65 48M : 8.65 60M : 8.88					