



Rate of Interest Structure - Fixed Deposits (January, 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 : 7.85 48-120M: 8.00	0.25% 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 : 7.65 48-120M: 7.80	
			10K * 1K	Qtly	-	7.40	7.50	36M : 7.55 48-120M: 7.70	
			20K * 1K	Mtly	-	7.35	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				
	DHFL - Aashray Deposit Plus 14 months	CARE (AAA) BWR (FAAA)	10K * 1K	Cum/Yearly	7.75				0.25% 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)	Cum- 2K * 1K H/Y- 10K * 1K	Cum / Yrly	7.80				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	7.60					
			Qtly	7.50					
			Mtly	7.45					
DHFL Corporate Deposits	CARE (AAA) BWR (FAAA)	10 Lakh * 1K	Cumulative	31 D		6.25		Interest rates are subject to change from time to time.	
				61 D		6.35			
				91 D		6.50			
				181 D		7.00			
				271 D		7.25			
				364 D		7.50			

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		7.30	7.30	36-60M 7.40	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.	
				Yearly		-	7.30	36-60M 7.40		
				Half Yrly		7.15	7.15	36-60M 7.25		
				Qtly		7.10	7.10	36-60M 7.20		
	HDFC (Trust Deposits upto Rs 2Cr)		20,000 * 1,000	Cum		7.30	7.30	36-60M 7.40	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.	
				Yearly		-	7.30	36-60M 7.40		
				Half Yrly		7.15	7.15	36-60M 7.25		
				Qtly		7.10	7.10	36-60M 7.20		
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		40,000 * 1,000	Mtly		7.05	7.05	36-60M 7.15	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)]	
				20,000 * 1,000	Cum		7.30	7.30		36-60M 7.40
					Yearly		-	7.30		36-60M 7.40
					Half Yrly		7.15	7.15		36-60M 7.25
	HDFC Premium Deposits (For Trust upto Rs 5Cr)		20,000 * 1,000	Qtly		7.10	7.10	36-60M 7.20		
				20,000 * 1,000	Mtly		7.05	7.05		36-60M 7.15
					20,000 * 1,000	Mtly		7.15		22M : 7.20
	HDFC Premium Deposits (For Trust upto Rs 5Cr)		20,000 * 1,000	Qtly			7.20	22M : 7.25		44M : 7.35
				20,000 * 1,000	Half-Yrly		7.25	22M : 7.30		44M : 7.40
	HDFC Smart Deposits (For Corporates other than CNX500, amt. upto Rs 20Cr)		5,00,000 * 1,000	Annual Income plan	15/30M	7.40#	22M : 7.45	44M : 7.55		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.
20,000 * 1,000		Cumulative Option								
	HDFC Premium Deposits (For Trust upto Rs 5Cr)	40,000 * 1,000	Mtly	22M	7.05	44M	7.15			
20,000 * 1,000								Qtly		
	20,000 * 1,000	Half-Yrly	7.15	7.25						
20,000 * 1,000					Annual Income plan	7.30	7.40			
	20,000 * 1,000	Cumulative Option	7.30	7.40						
HDFC Smart Deposits (For Corporates other than CNX500, amt. upto Rs 20Cr)					5,00,000 * 1,000	Qtly#	31D - 90 Days & 91D - 180 Days	6.00& 6.25@		
	5,00,000 * 1,000	Annual* Income plan	7.20\$							
				5,00,000 * 1,000					Cumulative Option	
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										

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.	-	7.50	7.50	36M : 7.85 48M : 7.90 60M : 8.00	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	-	7.36	7.36	36M : 7.70 48M : 7.75 60M : 7.85	
				Qtly	-	7.29	7.29	36M : 7.63 48M : 7.68 60M : 7.77	
				Monthly	-	7.25	7.25	36M : 7.58 48M : 7.63 60M : 7.72	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	25000*1000	Cum/Yrly	-	12M-23M: 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.
				Half Yrly	-	12M-23M: 7.46	24M-35M: 7.65	36M-60M: 7.70	
				Qtly	-	12M-23M: 7.39	24M-35M: 7.58	36M-60M: 7.63	
				Mtly	-	12M-23M: 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 * 1K		-	8.25	8.25	36M : 8.25 48-60M : 8.00	