



Rate of Interest Structure - Fixed Deposits (August, 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	
Dewan Housing Finance Corporation Ltd.	DHFL Fixed Deposit	CARE (AAA) BWR (FAAA)	5K * 1K	Yearly/Cum	-	8.00	8.30	36M-60M: 8.70 72M-84M: 8.50 96M-120M: 8.30	0.40% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows). Interest Compounded Yearly
				Half Yrly	-	7.80	8.10	36M-60M: 8.50 72M-84M: 8.30 96M-120M: 8.10	
				Qtly	-	7.75	8.05	36M-60M: 8.40 72M-84M: 8.20 96M-120M: 8.05	
				Mtly	-	7.70	8.00	36M-60M: 8.35 72M-84M: 8.15 96M-120M: 8.00	
	DHFL Fixed Deposit 40 Months	CARE (AAA) BWR (FAAA)	5K * 1K	Cum/yrly	8.75				0.40% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows), Interest Compounded Yearly
				Half Yrly	8.55				
				Qtly	8.45				
				Mtly	8.40				
	DHFL Fixed Deposit 14 months	CARE (AAA) BWR (FAAA)	5K * 1K	Cum/Yearly	8.00				0.40% extra for Privilege Depositors (Sr.Citizens above 60 yrs, DHFL H.L Customers, Armed forces Personnel & Widows). Interest Compounded Yearly
				Half Yearly	7.80				
				Qtly	7.75				
				Mtly	7.70				
	DHFL Fixed Deposit 13 months - Trust Deposit	CARE (AAA) BWR (FAAA)	50K * 1K	Cum/yrly	8.00				Interest Compounded Yearly
				Half Yrly	7.80				
				Qtly	7.75				
				Mtly	7.70				
	DHFL Fixed Deposit for Women only (18 Months)	CARE (AAA) BWR (FAAA)	5K * 1K	Cum / Yrly	8.00				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 Yearly
				Half Yrly	7.80				
				Qtly	7.75				
				Mtly	7.70				
DHFL Corporate Deposits	CARE (AAA) BWR (FAAA)	10 Lakh * 1K	Cumulative	7 D		6.00		Interest rates are subject to change from time to time.	
				31 D		6.50			
				61 D		7.25			
				91 D		7.75			
				181 D		8.00			
				271 D		8.00			
				364 D		8.25			

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					6	12	24	36M & ABOVE				
MAHINDRA FINANCE	Mahindra Finance Ltd	FAAA Rating by CRISIL	10K * 1K	Cum	18M : 7.75	7.70	8.25	36M : 8.50 48M-60M: 8.50	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	8.10	36M : 8.35 48-60M : 8.35				
			50K * 1K	Qtly	-	7.50	8.05	36M : 8.30 48-60M : 8.30				
HDFC - Housing Development Finance Corporation Ltd.	HDFC Regular Deposits (For Individual Deposits upto Rs 2Cr)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum		7.65	7.65	36-60M 7.65	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		-	7.65	36-60M 7.65				
				Half Yrly		7.50	7.50	36-60M 7.50				
				Qtly		7.45	7.45	36-60M 7.45				
	HDFC Regular Deposits (Trust Deposits upto Rs 2Cr)		20,000 * 1,000	Cum		7.75	7.75	36-60M 7.75	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.			
				Yearly		-	7.75	36-60M 7.75				
				Half Yrly		7.60	7.60	36-60M 7.60				
				Qtly		7.55	7.55	36-60M 7.55				
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		40,000 * 1,000	Mtlly	7.50		7.50	7.50	36-60M 7.50	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.		
					15M: 7.50	22M: 7.55	30M: 7.50	44M : 7.55				
					20,000 * 1,000	Qtly	15M: 7.55	22M: 7.60	30M: 7.55		44M : 7.60	
					20,000 * 1,000	Half-Yrly	15M: 7.60	22M: 7.65	30M: 7.60		44M : 7.65	
					20,000 * 1,000	Annually	15M: NA	22M: 7.80	30M: 7.75		44M : 7.80	
					20,000 * 1,000	Cumulative	15M: 7.75	22M: 7.80	30M: 7.75		44M : 7.80	
	HDFC Premium Deposits (For Trusts & Institutions upto Rs 20 Cr)		40,000 * 1,000	Mtlly	7.60	15M	30M	7.60	7.60	Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore.		
					20,000 * 1,000						Qtly	7.65
					20,000 * 1,000						Half-Yrly	7.70
					20,000 * 1,000						Annually	NA
					20,000 * 1,000						Cumulative	7.85
	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\$	7.55\$	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			
					Annual* Income plan					7.75\$		
					Cumulative	6.50 & 7.00@				7.30 & 7.75\$		
	HDFC Special Deposit (For Individuals upto 20 Cr (p.a.))		40,000 * 1000	Mtlly	33 M	7.65	66 M	7.65	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	7.70
20,000 * 1000		Half-Yrly								7.75		
20,000 * 1000		Annually								7.90		
20,000 * 1000		Cumulative								7.90		
HDFC Special Deposit (For Trusts upto 20 Cr (p.a.))	40,000 * 1000	Mtlly	33 M	7.65	66 M	7.65	For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually					
								20,000 * 1000	Qtly	7.70		
								20,000 * 1000	Half-Yrly	7.75		
								20,000 * 1000	Annually	7.90		
								20,000 * 1000	Cumulative	7.90		

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					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	8.00	36M : 8.60 48M : 8.60 60M : 8.60	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	-	7.61	7.85	36M : 8.42 48M : 8.42 60M : 8.42	
				Qtly	-	7.54	7.77	36M : 8.34 48M : 8.34 60M : 8.34	
				Monthly	-	7.49	7.72	36M : 8.28 48M : 8.28 60M : 8.28	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"		Cum/Yrly	15M: 7.85	12M-23 M: 7.60	24M-35M: 8.15	36M-60M: 8.40	(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	15M: 7.71	12M-23 M: 7.46	24M-35M: 8.00	36M-60M: 8.25	
				Qtly	15M: 7.64	12M-23 M: 7.39	24M-35M: 7.93	36M-60M: 8.18	
				Mtly	15M: 7.60	12M-23 M: 7.35	24M-35M: 7.88	36M-60M: 8.13	
PNB Housing (upto Rs. 5 Cr.)	Regular Deposits	CRISIL "FAAA"	Monthly : 25k * 1k Qtr/ Half Yrly/ Annual/Cum : 10k * 1k	Cumulative / Monthly / Quarterly/ Half Yearly/ Annual	-	7.70	7.80	36M : 8.00 48M : 8.10 60-120M : 8.20	0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required
	Special Deposits				15M-7.80	22M-7.95	30M-7.95	44M-8.15	
Gruh Finance	Individual	FAAA (CRISIL) MAAA (ICRA)	1K * 1K	Cumulative	-	7.50	7.50	7.50	(Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts)
			2K * 1K	Annual	-	7.50	7.50	7.50	
	Trust		2K * 1K	Qtr.	-	7.25	7.25	7.25	
			20K * 1K	Mthly	-	7.00	7.00	7.00	