



## Rate of Interest Structure - Fixed Deposits (May, 2015)

**Terms & Conditions:**

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### FOCUSED FIXED DEPOSITS SCHEMES

COMPAN Y	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	<50L (89M) = (Double) =>50L (87M) = (Double)				0.25% extra for Privilege Depositors ( Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows ), Interest Compounded Annually
	DHFL-AASHRAY DEPOSIT PLUS SCHEME	CARE (AAA) BWR (FAAA)	10K * 1K	Yearly/Cum	-	9.25	9.50	36M : 9.50 48-120M: 9.50	0.25% extra for Privilege Depositors ( Sr.Citizens above 60 yrs, DHFL Shareholders, 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	-	9.05	9.30	36M : 9.30 48-120M: 9.30	
			10K * 1K	Qtly	-	8.95	9.15	36M : 9.15 48-120M: 9.15	
			20K * 1K	Mtly	-	8.85	9.10	36M : 9.10 48-120M: 9.10	
	DHFL - Aashray Deposit Plus 40 Months	CARE (AAA) BWR (FAAA)	2K * 1K	Cum/yrly	9.60				0.25% extra for Privilege Depositors ( Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows ), Interest Compounded Annually
			10K * 1K	Half Yrly	9.40				
				Qtly	9.25				
	DHFL - Aashray Deposit Plus 14 months	CARE (AAA) BWR (FAAA)	10K * 1K	Cum/Yearly	9.50				0.25% extra for Privilege Depositors ( Sr.Citizens above 60 yrs, DHFL Shareholders, DHFL H.L Customers, Armed forces Personnel & Widows ), 0.25% extra on single application deposit 50 Lacs and above. Interest Compounded Half Yearly
				Half Yearly	9.30				
				Qtly	9.15				
				Mtly	9.10				
	DHFL - Aashray 13 months - Trust Deposit	CARE (AAA) BWR (FAAA)	50K * 1K	Cum/Yrly	9.50				0.25% extra on single application deposit >= Rs. 50 Lacs
				Half Yrly	9.30				
Qtly				9.15					
Mtly				9.10					
DHFL-Swayam Sidha Scheme for Women only (18 Months)	CARE (AAA) BWR (FAAA)	Cum- 2K * 1K H/Y- 10K * 1K	Cum / Yrly	9.60				0.25% extra for Women depositors in the segment such as Senior Citizens , Widows, Armed Forces Personnel, DHFL shareholders and DHFL Home Loan Borrowers . Ist depositor should we woman. Interest Compounded Half Yearly	
		10K * 1K	Half Yrly	9.40					
			Qtly	9.25					
			20K * 1K	Mtly	9.20				

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 : 9.25	9.00	9.25	36M : 9.25 48-60M : 9.25	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 Above 1 Cr.		
			25K * 1K	Half Yrly	-	8.50	9.25	36M : 9.25 48-60M : 9.00			
			50K * 1K	Qtly	-	8.40	9.15	36M : 9.15 48-60M : 8.90			
HDFC - Housing Development Finance Corporation Ltd.	HDFC (Individual Deposits)	CRISIL (FAAA) ICRA (MAAA)	20,000 * 1,000	Cum		9.00	9.00	36-60M 9.00	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.		
				Yearly		-	9.00	36-60M 9.00			
				Half Yrly		8.80	8.80	36-60M 8.80			
				Qtly		8.70	8.70	36-60M 8.70			
	HDFC (Trust Deposits)		20,000 * 1,000	Cum		9.00	9.00	36-60M 9.00	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.		
				Yearly		-	9.00	36-60M 9.00			
				Half Yrly		8.80	8.80	36-60M 8.80			
				Qtly		8.70	8.70	36-60M 8.70			
	HDFC Double Money Plan		20,000 * 1,000	Cum		97M - 8.95				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.	
	HDFC Premium Deposits		40,000 * 1,000	Mtly	20,000 * 1,000	Qtly	15-30M	9.10 #	22-44 M	8.80	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. [# (30 Months Only)]
										8.85	
8.95											
9.15											
9.15											
SHRIRAM TRANSPORT FINANCE LTD.	SHRIRAM UNNATI	CRISIL"FAA+" ICRA "MAA+"	Cum - 5K * 1K Non Cum - 10K * 1K	Yrly/Cum.	-	9.00	9.25	36M : 9.50 48M : 9.50 60M : 9.50	Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance.		
				Half Yrly	-	8.81	9.05	36M : 9.28 48M : 9.28 60M : 9.28			
				Qtly	-	8.71	8.95	36M : 9.18 48M : 9.18 60M : 9.18			
				Monthly	-	8.65	8.88	36M : 9.11 48M : 9.11 60M : 9.11			

COMPANY	SCHEMES	RATING	MIN. DEPOSIT AMOUNT/MULTIPLE	INTEREST FREQUENCY	RATE OF INTEREST (% p.a.)				REMARKS
					6	12	24	36M & ABOVE	
Kerala Transport Development Finance Corporation Limited	KTDFC	Guaranteed by Government of Kerala	10K < 25L * 1K	Cumulative / Monthly / Quarterly	-	10.00	10.00	36M : 10.00 48-60M : 09.75	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		-	10.25	10.25	36M : 10.25 48-60M : 10.00	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	1. Delhi/NCR and Mumbai – INR 1,50,000 2. Bangalore, Chennai, Hyderabad, Kolkata, Ahmadabad & Pune – INR 1,00,000 3. Rest of India– INR 1,00,000 (non - cumulative scheme) & INR 50,000 (cumulative scheme)	Cum/Yrly	18M: 9.20	9.10	9.25	36M-9.25 48M-9.25 60M-9.25	(0.25% extra for Sr. Citizen, Existing Customers & Bajaj Group Employees for deposit upto Rs. 1 cr.) (0.10% additional ROI for deposit above Rs. 1 cr. and upto Rs. 5 cr. for Existing Customers & Bajaj Group Employees) and Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance
				Half Yrly	18M: 9.00	8.90	9.05	36M-9.05 48M-9.05 60M-9.05	
				Qtly	18M: 8.90	8.80	8.95	36M-8.95 48M-8.95 60M-8.95	
				Mtly	18M: 8.85	8.75	8.90	36M-8.90 48M-8.90 60M-8.90	



## Private Companies - Rate of Interest Structure - Fixed Deposit - (May, 2015)

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COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST								REMARKS
			12	24	36	48	60	72	84	120	
Ansal Housing & Construction Ltd.	IND tA-	40K * 1K (Qtr.)	11.75	12.00	12.25	6M - 10.50	-	-	-	-	Interest compounding monthly (in Qtr. & Cum. Scheme).
		40K * 1K (Mthly)									
		20K * 1K (Cum.)									
Damodar Threads Ltd.	CARE BBB-	5K	11.00	11.50	12.00	-	-	-	-	-	0.50 % additional ROI for sr citizen (60yrs)/Employees of group
Godrej & Boyce Ltd. (< Rs. 1L)	FAA(Stable) (CRISIL)	25K * 1K	-	-	9.50	-	-	-	-	-	Interest Payment Half Yearly
Godrej & Boyce Ltd. (Rs. 1L & Above)	FAA(Stable) (CRISIL)	25K * 1K	-	-	9.50	-	-	-	-	-	Interest Payment Half Yearly
JK Lakshmi Cement Pvt. Ltd.	AA- (FD) by CARE	25K * 5K (Qtr.)	9.00	9.25	9.50	-	-	-	-	-	Interest will be Compounded Quarterly and paid on Maturity. Interest pain on the end of Qtr.
		25K * 5K (Cum.)	9.00	9.25	9.50	-	-	-	-	-	
JK Papers Pvt. Ltd.	(IND tA-) by IRRPL	25K * 1K (Qtr.)	9.50	9.75	10.50	-	-	-	-	-	Interest will be Compounded Quarterly and paid on Maturity. Interest pain on the end of Qtr.
		25K * 1K (Cum.)	9.50	9.75	10.50	-	-	-	-	-	
JK Tyres & Industries Ltd.	(IND tA+) by IRRPL	25K * 5K (Qtr.)	9.00	9.25	9.50	-	-	-	-	-	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.)	10.25	10.25	11.50	-	-	-	-	-	0.50 % additional ROI for sr citizen (60yrs) . Interest is payable on Qtr. ending basis & Interest will be compounded Qtr.
		10K * 5K (Cum.)									
Prism Cement Ltd.	IND tA	10K * 1K	10.25	10.25	-	-	-	-	-	-	Interest to be compounded at Quarterly basis.
Talbros Automotive Components Ltd.	FA-Stable by CRISIL	10K * 1K	9.50	10.25	11.00	-	-	-	-	-	Interest payable on Qtr. starting date
Darcl Logistics Ltd.	FA- by CRISIL	50K * 1K (Qtr.)	10.50	11.00	11.50	6M : 10.00	-	-	-	-	0.50 % additional ROI for sr. citizen (60yrs). Interest Compounded Quarterly & payable on Quarterly basis.
		20K * 1K (Cum.)									

## BONDS

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

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<b>NHAI – National Highway Authority of India</b>	
Minimum Amount	Rs. 10,000 * 10,000
Minimum Bond	1 (one) Bond
Period	3 years ( lock in). No TDS
Rate of interest	6.00% p.a.
Rating AAA/Stable	

<b>REC – ( Rural Electrification Corporation Ltd) #</b>	
Minimum Amount	Rs. 20,000 * 10,000
Minimum Bond	2 (Two) Bond
Period	3 years (lock in)
Rate of interest	6.00% p.a.
Rating AAA/Stable	

<b><u>Govt. of India Saving Bonds - 8% Taxable) in ( SBI* / PNB / ICICI / IDBI / HDFC / AXIS )</u></b>	
Rate of Interest	8%
Minimum Amount	Rs. 1,000 * 1,000
Charitable Trust TAX exemption Required Certificate for NON	
* Only Selected centers	

# :- Brokerage Rate will depend upon re-opening of the Scheme (54EC - FY15-16). It can be differ from above structure.

For Institutional investments in Fixed Deposits and Capital Gain Bonds, please contact [isd@rrfcl.com](mailto:isd@rrfcl.com)