## Terms \& Conditions:

ROI may revise without prior notice. Its advisable to consult Branch before deposit of application.

| FOCUSED FIXED DEPOSITS SCHEMES |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| COMPAN <br> Y | SCHEMES | RATING | MIN. DEPOSIT AMOUNT/MULTIPLE | INTEREST FREQUENCY | RATE OF INTEREST (\% p.a.) |  |  |  | REMARKS |
|  |  |  |  |  | 6 | 12 | 24 | 36M \& ABOVE |  |
| DHFL- <br> Dewan <br> Housing <br> Finance <br> Ltd. | DHFL - Double My Money Cumulative Scheme | CARE (AAA) <br> BWR (FAAA) | 10K * 1K | Cumulative | $<50 \mathrm{~L}(89 \mathrm{M})=$ (Double)$\Rightarrow>50 \mathrm{~L}(87 \mathrm{M})=$ (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 <br> DEPOSIT PLUS SCHEME | CARE (AAA) <br> BWR (FAAA) | 10K * 1K | Yearly/Cum | - | 9.25 | 9.50 | $36 \mathrm{M}: 9.50$ $48-120 \mathrm{M}: 9.50$ | $0.25 \%$ 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 |
|  |  |  | $\begin{gathered} \text { Cum- } 2 \mathrm{~K} * 1 \mathrm{~K} \\ \mathrm{H} / \mathrm{Y}-10 \mathrm{~K} * 1 \mathrm{~K} \end{gathered}$ | Half Yrly | - | 9.05 | 9.30 | $\begin{array}{r} 36 \mathrm{M}: 9.30 \\ 48-120 \mathrm{M}: 9.30 \end{array}$ |  |
|  |  |  | 10K * 1K | Qtly | - | 8.95 | 9.15 | $\begin{array}{r} 36 \mathrm{M}: 9.15 \\ 48-120 \mathrm{M}: 9.15 \end{array}$ |  |
|  |  |  | 20K * 1K | Mtly | - | 8.85 | 9.10 | $\begin{array}{r} 36 \mathrm{M}: 9.10 \\ 48-120 \mathrm{M}: 9.10 \\ \hline \end{array}$ |  |
|  | DHFL - Aashray Deposit Plus 40 Months | CARE (AAA) <br> BWR (FAAA) | $2 \mathrm{~K} * 1 \mathrm{~K}$ | 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 |  |  |  |  |
|  |  |  | 20K * 1 K | Mtly | 9.20 |  |  |  |  |
|  | DHFL - Aashray Deposit Plus 14 months | CARE (AAA) <br> 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 5 OLacs and above. Interest Compounded Half Yearly |
|  |  |  |  | Half Yearly | 9.30 |  |  |  |  |
|  |  |  |  | Qtly | 9.15 |  |  |  |  |
|  |  |  |  | Mtly | 9.10 |  |  |  |  |
|  | DHFL - Aashray 13 months - Trust Deposit | CARE (AAA) <br> 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) <br> BWR (FAAA) | $\begin{aligned} & \hline \text { Cum- } 2 \mathrm{~K} * 1 \mathrm{~K} \\ & \mathrm{H} / \mathrm{Y}-10 \mathrm{~K} * 1 \mathrm{~K} \end{aligned}$ | Cum / Yrly | 9.60 |  |  |  |  |
|  |  |  | 10K * 1K | Half Yrly | 9.40 |  |  |  | Citizens, Widows, Armed Forces Personnel, DHFL shareholders and DHFL Home Loan Borrowers . Ist depositor should we woman. Interest Compounded Half Yearly |
|  |  |  |  | Qtly | 9.25 |  |  |  |  |
|  |  |  | 20K * 1K | Mtly | 9.20 |  |  |  |  |


|  |  |  |  |  |  | RATE OF | INTEREST | \%.a.) |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Y | SCHEMES |  | AMOUNT/MULTIPLE | FREQUENCY | 6 | 12 | 24 | 36M \& ABOVE | REMARKS |
| MAHINDR <br> A <br> FINANCE | Mahindra Finance Ltd | FAAA Rating by CRISIL | 10K * 1K | Cum | $\begin{array}{r} 18 \mathrm{M}: \\ 9.25 \end{array}$ | 9.00 | 9.25 | $\begin{array}{r} 36 M: 9.25 \\ 48-60 M: 9.25 \end{array}$ | $0.25 \%$ 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 | $\begin{array}{r} 36 M: 9.25 \\ 48-60 M: 9.00 \end{array}$ |  |
|  |  |  | 50K * 1K | Qtly | - | 8.40 | 9.15 | $\begin{array}{r} 36 \mathrm{M}: 9.15 \\ 48-60 \mathrm{M}: 8.90 \end{array}$ |  |
| HDFC - <br> Housing <br> Developm ent <br> Finance <br> Corporati on Ltd. | HDFC (Individual Deposits) | CRISIL (FAAA) <br> ICRA (MAAA) | 20,000 * 1,000 | Cum |  | 9.00 | 9.00 | $36-60 \mathrm{M} 9.00$ | $0.25 \%$ 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 | $36-60 \mathrm{M} 9.00$ |  |
|  |  |  |  | Half Yrly |  | 8.80 | 8.80 | $36-60 \mathrm{M} 8.80$ |  |
|  |  |  |  | Qtly |  | 8.70 | 8.70 | $36-60 \mathrm{M} 8.70$ |  |
|  |  |  | 40,000 * 1,000 | Mtly |  | 8.65 | 8.65 | $36-60 \mathrm{M} 8.65$ |  |
|  | 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 | $36-60 \mathrm{M} 8.80$ |  |
|  |  |  |  | Qtly |  | 8.70 | 8.70 | 36-60M 8.70 |  |
|  |  |  | 40,000 * 1,000 | Mtly |  | 8.65 | 8.65 | $36-60 \mathrm{M} 8.65$ |  |
|  | 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 | 15-30M | 8.75 | 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. <br> [\# (30 Months Only)] |
|  |  |  | 20,000 * 1,000 | Qtly |  | 8.80 |  | 8.85 |  |
|  |  |  | 20,000 * 1,000 | Half-Yrly |  | 8.90 |  | 8.95 |  |
|  |  |  | 20,000 * 1,000 | Annual Income plan |  | 9.10 \# |  | 9.15 |  |
|  |  |  | 20,000 * 1,000 | Cumulative Option |  | 9.10 |  | 9.15 |  |
| SHRIRAM <br> TRANSPO <br> RT <br> FINANCE LTD. | SHRIRAM UNNATI | CRISIL"FAA+" ICRA "MAA+" | $\begin{gathered} \text { Cum }-5 \mathrm{~K} * 1 \mathrm{~K} \\ \text { Non Cum }-10 \mathrm{~K} * 1 \mathrm{~K} \end{gathered}$ | Yrly/Cum. | - | 9.00 | 9.25 | $36 \mathrm{M}: 9.50$ 48 M : 9.50 60 M : 9.50 | Interest Compounded Annually. Post Dated Interest Cheque of each $\mathrm{F} / \mathrm{Y}$ will be issued in advance. |
|  |  |  |  | Half Yrly | - | 8.81 | 9.05 | $\begin{aligned} & 36 \mathrm{M}: 9.28 \\ & 48 \mathrm{M}: 9.28 \\ & 60 \mathrm{M}: 9.28 \end{aligned}$ |  |
|  |  |  |  | Qtly | - | 8.71 | 8.95 | $\begin{aligned} & 36 \mathrm{M}: 9.18 \\ & 48 \mathrm{M}: 9.18 \\ & 60 \mathrm{M}: 9.18 \end{aligned}$ |  |
|  |  |  |  | Monthly | - | 8.65 | 8.88 | $\begin{aligned} & 36 \mathrm{M}: 9.11 \\ & 48 \mathrm{M}: 9.11 \\ & 60 \mathrm{M}: 9.11 \end{aligned}$ |  |

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|}
\hline \& \& \& \& \& \& RATE 0 \& TERES \& p.a.) \& \\
\hline Y \& SCHEMES \& RATING \& AMOUNT/MULTIPLE \& FREQUENCY \& 6 \& 12 \& 24 \& 36M \& ABOVE \& REMARKS \\
\hline \begin{tabular}{l}
Kerala \\
Transport \\
Developm ent \\
Finance \\
Corporati on Limited
\end{tabular} \& KTDFC \& Guaranteed by Government of Kerala \& \(\begin{gathered}10 \mathrm{~K}\end{gathered}<25 \mathrm{~L} * 1 \mathrm{~K}\) \& \begin{tabular}{l}
Cumulative / \\
Monthly / \\
Quarterly
\end{tabular} \& -

- 
- \& 10.00

10.25 \& 10.00

10.25 \& $$
\begin{aligned}
& 36 \mathrm{M}: 10.00 \\
& 48-60 \mathrm{M}: 09.75 \\
& \\
& \\
& 36 \mathrm{M}: 10.25 \\
& 48-60 \mathrm{M}: 10.00
\end{aligned}
$$ \& $0.25 \%$ 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 $\mathrm{F} / \mathrm{Y}$ will be sent in advance. Approval requires for Single Application of Rs. 50L \& Above. <br>

\hline \multirow{4}{*}{| Bajaj |
| :--- |
| Finance Ltd. |} \& \multirow{4}{*}{Bajaj Finance Ltd.} \& \multirow{4}{*}{CRISIL"FAAA" ICRA "MAAA"} \& \multirow[b]{4}{*}{| 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 \& \[

$$
\begin{aligned}
& 18 \mathrm{M}: \\
& 9.20
\end{aligned}
$$
\] \& 9.10 \& 9.25 \& $36 \mathrm{M}-9.25$

$48 \mathrm{M}-9.25$

$60 \mathrm{M}-9.25$ \& \multirow{4}{*}{| ( $0.25 \%$ 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 |} <br>

\hline \& \& \& \& Half Yrly \& $$
\begin{aligned}
& \text { 18M: } \\
& 9.00
\end{aligned}
$$ \& 8.90 \& 9.05 \& 36M-9.05 48M-9.05 60M-9.05 \& <br>

\hline \& \& \& \& Qtly \& $$
\begin{gathered}
18 \mathrm{M}: \\
8.90
\end{gathered}
$$ \& 8.80 \& 8.95 \& 36M-8.95 48M-8.95 60M-8.95 \& <br>

\hline \& \& \& \& Mtly \& $$
\begin{gathered}
18 \mathrm{M}: \\
8.85
\end{gathered}
$$ \& 8.75 \& 8.90 \& \[

$$
\begin{aligned}
& 36 \mathrm{M}-8.90 \\
& 48 \mathrm{M}-8.90 \\
& 60 \mathrm{M}-8.90
\end{aligned}
$$
\] \& <br>

\hline
\end{tabular}

| Terms \& Conditions: <br> ROI may revise without prior notice. Its advisable to consult Branch before deposit of applicat |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| COMPANY | RATING | Min. Deposit Amt. | RATE OF INTEREST |  |  |  |  |  |  |  | REMARKS |
|  |  |  | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 120 |  |
| HUDCO (Individual / HUF) | $\begin{aligned} & \text { CRISIL "FAA" } \\ & \text { ICRA "MAA" } \end{aligned}$ | 10K * 1K | 9.15 | 9.00 | 9.00 | 8.75 | 8.75 | 8.50 | 8.50 | - | $0.25 \%$ extra for Senior Citizens(60yrs). Required Approval above 25 Crores. <br> Interest Compounded Quarterly. Non-cum Min 50000*5000 |
| NHB (National Housing Bank Sunidhi) | CRISIL "FAAA" | 50K * 10K | 8.25 | 8.25 | 8.50 | - | 8.50 | - |  |  | 0.60\% for Sr. Citizens, Max Agg not exceed 5 Crore per depositor. |
| NHB Suvridhi (Tax Saving) (Ind/HUF only) | CRISIL "FAAA" | 10K * 10K | - | - | - | - | 8.50 | - |  |  | 0.60\% Senior Citizens, Max limit upto 1 Lac in a fin. Year. Approval Required |
| PNB Housing (upto Rs. 5 Cr.) | CRISIL "FAAA" | 20K | 9.15 | 9.15 | 9.15 | 9.15 | 9.15 | 9.15 | 9.15 | 9.15 | $0.25 \%$ Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required |
| Sidbi ( Individuals \& Huf) (Trust) | "AAA" CARE | 10 K * 1 K | (12 to 13) : 8.75 |  | (14 to 36) : 8.50 |  | ( 37 to 60) : 8.25 |  |  |  | 0.50\% Senior Citizens. Interest Compounded Quarterly |
| LIC Housing Finance (<10Lacs) | CRISIL "FAAA" | 10K * 1K | 8.60 | 8.70 | 8.75 | - | 9.00 | 18M : 8.60 |  | - | For Sr. Citizen amt upto Rs. $50 \mathrm{~K}=0.10 \%$ \& amt above Rs. $51 \mathrm{~K}=0.25 \%$ extra. <br> Requires Approval for above Rs. 5 Cr for ROI. Interest Payable \& Compounding on annually basis. Deposits exceeds Rs. $5 \mathrm{Cr} w / \mathrm{n} 1$ months by single depositers ROI will change. |
| LIC Housing Finance (=>10Lacs) | CRISIL "FAAA" | 10K * 1 K | 8.60 | 8.70 | 8.75 | - | 9.00 | 18M : 8.60 |  | - |  |
| Gruh Finance (Individual/Trust) | FAAA (CRISIL) MAAA (ICRA) | 1 K * 1 K ( Cum.) | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.75 \end{gathered}$ | $\begin{array}{r} 24- \\ 35 \mathrm{M} \text { : } \\ 8.75 \end{array}$ | $\begin{gathered} 36-59 \mathrm{M}: \\ 8.50 \end{gathered}$ |  | 60-83M : 8.50 |  | 84-120M : 8.50 |  | (Ind. Dept Min. Rs. 1K) ( Mthly Rs. 20K, Qtrly \& Annual Rs. 2K) ( $0.25 \%$ for sr citizen \& trusts) |
|  |  | $2 \mathrm{~K} * 1 \mathrm{~L}$ (Annual) | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.75 \end{gathered}$ | $\begin{gathered} 24- \\ 35 \mathrm{M}: 8 . \\ 75 \end{gathered}$ | $\begin{gathered} 36-59 \mathrm{M}: \\ 8.50 \end{gathered}$ |  | 60-83M: 8.50 |  | 84-120M : 8.50 |  |  |
|  |  | $2 \mathrm{~K} * 1 \mathrm{~K}$ (Qtr.) | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.50 \end{gathered}$ | $\begin{gathered} 24- \\ 35 \mathrm{M}: 8 . \\ 50 \end{gathered}$ | $\begin{gathered} 36-59 \mathrm{M}: \\ 8.25 \end{gathered}$ |  | 60-83M: 8.25 |  | 84-120M : 8.25 |  |  |
|  |  | 20K * 1K (Mthly) | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.25 \end{gathered}$ | $\begin{gathered} 24- \\ 35 \mathrm{M}: 8 . \\ 25 \\ \hline \end{gathered}$ | $\begin{gathered} 36-59 \mathrm{M}: \\ 8.00 \end{gathered}$ |  | 60-83M: 8.00 |  | 84-120M : 8.00 |  |  |
| Sundaram BNP Paribas Home Finance (Ind. / HUF / NRI) | MAA+/STABLE BY ICRA | 10K * 1K (Mthly) | - | - | 9.43 | 9.43 | 9.43 | $\begin{gathered} \hline 18 \mathrm{M}: \\ \mathrm{NA} \end{gathered}$ | - | - | $0.50 \%$ for sr citizen (60yrs) |
|  |  | $\frac{10 \mathrm{~K} * 1 \mathrm{~K} \text { (Qtr.) }}{\frac{10 \mathrm{~K} *}{} \mathrm{~K} \text { (Cum.) }}$ | 9.25 | 9.50 | 9.50 | 9.50 | 9.50 | $\begin{gathered} 18 \mathrm{M}: \\ 9.25 \end{gathered}$ | - | - |  |
| Sundaram BNP Paribas Home Finance (Trust / Institutional) |  | 10K * 1 K (Mthly) | - | - | 9.92 | 9.92 | 9.92 | $\begin{gathered} 18 \mathrm{M}: \\ \mathrm{NA} \end{gathered}$ | - | - |  |
|  |  | $\begin{gathered} 10 \mathrm{~K} * 1 \mathrm{~K} \text { (Qtr.) } \\ \hline 10 \mathrm{~K} * 1 \mathrm{~K} \text { (Cum.) } \end{gathered}$ | 9.25 | 9.50 | 10.00 | 10.00 | 10.00 | $\begin{gathered} 18 \mathrm{M} \text { : } \\ 9.25 \\ \hline \end{gathered}$ | - | - |  |
| Cent Bank Home Finance Limited (upto Rs. 1 Cr. from Retail, Public \& Institutional) | CRISIL "FA" <br> (Adequate degree of Safety) | 10K * 1K (Qtr.) | 12-24M : 9.25 |  | 25-84M : 9.25 |  |  |  |  | - | In multiple of 3 months, Extra $0.50 \%$ to Senior Citizens, Extra $0.75 \%$ to Staff Members \& Retired Staff Members of CBHFL. Interest Compounding on Qtr. basis. Approval requires for deposits above Rs. 1 Cr . |
|  |  | 10K * 1K (Mthly) |  |  |  |  |  |  |  |  |  |
|  |  | 5K * 1K (Cum.) |  |  |  |  |  |  |  |  |  |
| ICICI Housing Finance Ltd. (Special Rate) | MAAA "Highest credit quality rating by ICRA" \& AAA "CARE AAA (FD)" by CARE | 20K * 1 (Qtr.) | 8.25 | 30-35M : 8.70 |  | $\begin{gathered} \hline 40 \mathrm{M}: \\ 8.50 \end{gathered}$ | 8.25 | 15-20M : 8.60 |  | - | Extra $0.35 \%$ additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr . |
|  |  | 40K * 1 (Mthly) | 8.20 | $30-35 \mathrm{M}: 8.65$$30-35 \mathrm{M}: 9.00$ |  | $\begin{array}{r} 40 \mathrm{M} \text { : } \\ 8.40 \end{array}$ | 8.20 | 15-20M : 8.55 |  |  |  |
|  |  | $\begin{gathered} 10 \mathrm{~K} * 1 \text { (Cum.) } / \\ \text { A nnual } \end{gathered}$ | 8.50 |  |  | $\begin{gathered} 40 \mathrm{M}: \\ 8.75 \\ \hline \end{gathered}$ | 8.50 | 15-20M : 8.90 |  |  |  |
| ICICI Housing Finance Ltd. (Base Rate) |  | 20K * 1 (Qtr.) | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.25 \end{gathered}$ | $\begin{array}{r} 24- \\ 35 \mathrm{M} \text { : } \\ 8.50 \end{array}$ | $\begin{gathered} 36-47 \mathrm{M} \\ : 8.25 \end{gathered}$ | 48-60M : 8.25 |  | - | - | - |  |
|  |  | 40K * 1 (Mthly) | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.20 \end{gathered}$ | $\begin{array}{r} 24- \\ 35 \mathrm{M} \text { : } \\ 8.40 \end{array}$ | $\begin{gathered} 36-47 \mathrm{M} \\ : 8.20 \end{gathered}$ | 48-60M : 8.20 |  | - | - |  |  |
|  |  | $\begin{gathered} 10 \mathrm{~K} * 1 \text { (Cum.) } / \\ \text { A nnual } \end{gathered}$ | $\begin{gathered} 12-23 \mathrm{M} \\ : 8.50 \end{gathered}$ |  | $\begin{gathered} 36-47 \mathrm{M} \\ : 8.50 \end{gathered}$ | 48-60M : 8.50 |  | - | - |  |  |


| Private Companies - Rate of Interest Structure - Fixed Deposit - (May, 2015) |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Terms \& Conditions: ROI may revise without |  |  |  |  |  |  |  |  |  |  |  |
| COMPANY | RATING | Min. Deposit Amt. | RATE OF INTEREST |  |  |  |  |  |  |  | REMARKS |
|  |  |  | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 120 |  |
| Ansal Housing \& Construction Ltd. | IND tA- | $\begin{gathered} \hline 40 \mathrm{~K} * 1 \mathrm{~K} \text { (Qtr.) } \\ \hline 40 \mathrm{~K} * 1 \mathrm{~K} \text { (Mthly) } \\ \hline 20 \mathrm{~K} \text { * } 1 \mathrm{~K} \text { (Cum.) } \\ \hline \end{gathered}$ | 11.75 | 12.00 | 12.25 | $\begin{aligned} & 6 \mathrm{M}- \\ & 10.50 \end{aligned}$ | - | - | - | - | Interest compounding monthly (in Qtr. \& Cum. Scheme). |
| Damodar Threads Ltd. | CARE BBB- | 5 K | 11.00 | 11.50 | 12.00 | - | - | - | - | - | 0.50 \% additional ROI for sr citizen (60yrs)/Employees of group |
| Godrej \& Boyce Ltd. ( < Rs. 1L) | FAA(Stable) <br> (CRISIL) | $25 \mathrm{~K} * 1 \mathrm{~K}$ | - | - | 9.50 | - | - | - | - | - | Interest Payment Half Yearly |
| Godrej \& Boyce Ltd. (Rs. 1L \& Above) | FAA(Stable) <br> (CRISIL) | 25K * 1K | - | - | 9.50 | - | - | - | - | - | Interest Payment Half Yearly |
| JK Lakshmi Cement Pvt. Ltd. | AA- (FD) byCARE | 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 | $25 \mathrm{~K} * 5 \mathrm{~K}$ (Qtr.) $25 \mathrm{~K} * 5 \mathrm{~K}$ (Cum.) | 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. |
| Kores India Ltd. | FA-/Stable by CRISIL | $25 \mathrm{~K} * 5 \mathrm{~K}$ (Qtr.) | 10.25 | 10.25 | 11.50 | - | - | - | - | - | $0.50 \%$ additional ROI for sr citizen ( $60 y \mathrm{yrs}$ ) . Interest is payable on Qtr. ending basis \& Interest will be compounded Qtr. |
|  |  | 10K * 5K (Cum.) |  |  |  |  |  |  |  |  |  |
| Prism Cement Ltd. | IND tA | 10K * 1 K | 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 | $\begin{gathered} 50 \mathrm{~K} * 1 \mathrm{~K} \text { (Qtr.) } \\ 20 \mathrm{~K} * 1 \mathrm{~K}(\text { Cum. }) \end{gathered}$ | 10.50 | 11.00 | 11.50 | $\begin{gathered} 6 \mathrm{M}: \\ 10.00 \end{gathered}$ | - | - | - | - | 0.50 \% additional ROI for sr. citizen (60yrs). Interest Compounded Quarterly \& payable on Quarterly basis. |


| BONDS |  |  |  |
| :---: | :---: | :---: | :---: |
| Capital Gain Bonds: ( Tax Saving u/s 54EC) |  |  |  |
| Terms \& Conditions: <br> ROI may revise without prior notice. Its advisable to consult Branch before deposit of application. |  |  |  |
| NHAI - National Highway Authority of India |  | REC - ( Rural Electrification Corporation Ltd) \# |  |
| Minimum Amount | Rs. 10,000 * 10,000 | Minimum Amount | Rs. 20,000 * 10,000 |
| Minimum Bond | 1 (one) Bond | Minimum Bond | 2 (Two) Bond |
| Period | 3 years ( lock in). No TDS | Period | 3 years (lock in) |
| Rate of interest | 6.00\% p.a. | Rate of interest | 6.00\% p.a. |
| Rating AAA/Stable |  | Rating AAA/Stable |  |


| Govt. of India Saving Bonds - 8\% Taxable) in (SBI* / PNB / ICICI / |  |
| :--- | :--- |
| IDBI / HDFC / AXIS ) |  |
| Rate of Interest |  |
| Minimum Amount |  |
| Charitable Trust TAX examptiom Required Certificate for NON |  |
| * Only Selected centers |  |

[^0]
## For Institutional investments in Fixed Deposits and Capital Gain Bonds, please contact isd@rrfcl.com


[^0]:    \# :- Brokerage Rate will depend upon re-opening of the Scheme (54EC - FY15-16). It can be differ from above structure

