

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

Terms & Conditions:

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

	FOCUSED FIXED DEPOSITS SCHEMES										
COMPAN			MIN. DEPOSIT	INTEREST		RATE O	FINTEREST	(% p.a.)			
Y	SCHEMES	RATING	AMOUNT/MULTIPLE	FREQUENCY	6	12	24	36M & ABOVE	REMARKS		
	DHFL - Double My Money Cumulative Scheme	CARE (AAA) BWR (FAAA)	10K * 1K	Cumulative		<50L (89M) = (Double) =>50L (87M) = (Double)				ouble)	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	Yearly/Cum	-	9.25	9.50	36M : 9.50 48-120M: 9.50			
	DHFL-AASHRAY	CARE (AAA)	Cum-2K * 1K H/Y- 10K * 1K	Half Yrly	-	9.05	9.30	36M : 9.30 48-120M: 9.30			
	DEPOSIT PLUS SCHEME	BWR (FAAA)	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				
DHFL-			IUK IK	Qtly			9.25				
Dewan Housing			20K * 1K	Mtly			9.20				
Finance		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 5 0Lacs and above. Interest Compounded Half Yearly		
Ltd.	DHFL - Aashray Deposit			Half Yearly			9.30				
	Plus 14 months			Qtly			9.15				
				Mtly			9.10				
				Cum/Yrly			9.50		0.25% extra on single application deposit >= Rs. 50 Lacs		
	DHFL - Aashray 13	CARE (AAA)	50K * 1K	Half Yrly			9.30				
	months - Trust Deposit	BWR (FAAA)		Qtly			9.15				
				Mtly			9.10				
	DHFL-Swayam Sidha		Cum- 2K * 1K H/Y- 10K * 1K	Cum / Yrly	9.60				0.25% extra for Women depositors in the segment such as Senior		
	Scheme for Women	CARE (AAA) BWR (FAAA)	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		
	only (18 Months)	вик (гааа)		Qtly			9.25				
			20K * 1K	Mtly			9.20				

COMPAN			MIN. DEPOSIT	INTEREST		RATE OF	INTEREST	(% p.a.)			
Y	SCHEMES	RATING	AMOUNT/MULTIPLE	FREQUENCY	6	12	24	36M & ABOVE	REMARKS		
			10K * 1K	Cum	18M : 9.25	900 925		36M : 9.25 48-60M : 9.25	0.25% extra for Sr. Citizen above 60 years & 0.35% extra to		
MAHINDR A FINANCE	Mahindra Finance Ltd	FAAA Rating by CRISIL	25K * 1K	25K * 1K Half Yrly - 8.50 9.25 36M : 9.25 48-60M : 9.00		Employees/Employees' relative (All M&M Group Companies Employees). Interest Compounded Annually					
			50K * 1K	Qtly	-	8.40	9.15	36M : 9.15 48-60M : 8.90			
				Cum		9.00	9.00	36-60M 9.00			
	HDFC (Individual		20,000 * 1,000	Yearly		-	9.00	36-60M 9.00	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded		
	Deposits)		20,000 2,000	Half Yrly		8.80	8.80	36-60M 8.80	Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval		
				Qtly		8.70	8.70	36-60M 8.70	Required for Deposit above Rs. 5 Crore.		
			40,000 * 1,000	Mtly		8.65	8.65	36-60M 8.65			
				Cum		9.00	9.00	36-60M 9.00			
		CRISIL (FAAA)	20,000 * 1,000	Yearly		-	9.00	36-60M 9.00	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded		
HDFC -	HDFC (Trust Deposits)			Half Yrly		8.80	8.80	36-60M 8.80	Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval		
Housing				Qtly		8.70	8.70	36-60M 8.70	Required for Deposit above Rs. 5 Crore.		
Developm ent			40,000 * 1,000	Mtly		8.65	8.65	36-60M 8.65			
Finance Corporati on Ltd.	HDFC Double Money Plan	ICRA (MAAA)	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.		
			40,000 * 1,000	Mtly		8.75		8.80			
			20,000 * 1,000	Qtly		8.80		8.85	0.25% extra for Sr. citizen (+60 years) upto Rs. 1 Cr. Compounded		
			20,000 * 1,000	Half-Yrly		8.90		8.95	Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval		
	HDFC Premium Deposits		20,000 * 1,000	Annual Income plan	15-30M	9.10 #	22-44 M	9.15	Required for Deposit above Rs. 5 Crore. [# (30 Months Only)]		
			20,000 * 1,000	Cumulative Option		9.10		9.15			
	SHRIRAM UNNATI	CRISIL"FAA+" ICRA "MAA+"		Yrly/Cum.	-	9.00	9.25	36M : 9.50 48M : 9.50 60M : 9.50			
SHRIRAM TRANSPO RT			Cum - 5K * 1K Non Cum - 10K * 1K	Half Yrly	-	8.81	9.05	36M : 9.28 48M : 9.28 60M : 9.28			
RT FINANCE LTD.				Qtly	-	8.71	8.95	36M : 9.18 48M : 9.18 60M : 9.18	Interest Compounded Annually. Post Dated Interest Cheque of each F/Y will be issued in advance.		
				Monthly	-	8.65	8.88	36M : 9.11 48M : 9.11 60M : 9.11			

COMPAN			MIN. DEPOSIT	INTEREST		RATE OF	INTEREST	(% p.a.)			
Y	SCHEMES	MES RATING AMOUNT/MULTIPLE FREQUENCY 6 12 2		24	36M & ABOVE	REMARKS					
Kerala Transport Developm			10K < 25L * 1K	Cumulative /	-	10.00	10.00	36M : 10.00 48-60M : 09.75			
ent Finance Corporati on Limited	KTDFC Government of Kerala Quarterly >= 25L * 1K	-	10.25	10.25	36M : 10.25 48-60M : 10.00	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.					
	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	 Delhi/NCR and Mumbai – INR 1,50,000 Bangalore, Chennai, Hyderabad, Kolkata, Ahmadabad & Pune – INR 1,00,000 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			
				Half Yrly	18M: 9.00	8.90	9.05	36M-9.05 48M-9.05 60M-9.05	(0.25% extra for Sr. Citizen, Existing Customers & Bajaj Group		
Bajaj Finance Ltd.				Qtly	18M: 8.90	8.80	8.95	36M-8.95 48M-8.95 60M-8.95	for Existing Customers & Bajaj Group Employees) and Interest		
				Mtly	18M: 8.85	8.75	8.90	36M-8.90 48M-8.90 60M-8.90			

		PSUs/Go	vt/HFC	s - Rat	te of In	terest St	tructure	- Fixe	d Depos	sit - (Ma	ay, 2015)
Terms & Conditions:											
ROI may revise without prior notice. Its	advisable to consu	ult Branch before de	posit of ap	plicatior	۱.						
COMPANY	RATING	Min. Deposit Amt.	12	24	36	RATE OF 48	INTEREST 60	72	84	120	REMARKS
HUDCO (Individual / HUF)	CRISIL "FAA" ICRA "MAA"	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. 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"	20К	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	10K * 1K	(12 to 13	3) : 8.75	(14 to 3	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	18N	1:8.60	-	For Sr. Citizen amt upto Rs. 50K = 0.10% & amt above Rs. 51K = 0.25% extra. Requires Approval for above Rs. 5 Cr for ROI. Interest Payable &
LIC Housing Finance (=>10Lacs)	CRISIL "FAAA"	10K * 1K	8.60	8.70	8.75	-	9.00	18N	1:8.60	-	Compounding on annually basis. Deposits exceeds Rs. 5 Cr w/n 1 months by single depositers ROI will change.
	FAAA (CRISIL) MAAA (ICRA)	1K * 1K (Cum.)	12-23M : 8.75	24- 35M : 8.75		59M: .50	60-83M	: 8.50	84-1201	VI : 8.50	
Could Finance (Individual (Touch)		2K * 1L (Annual)	12-23M : 8.75	24- 35M:8. 75		36-59M: 8.50		60-83M: 8.50		VI : 8.50	(Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for s
Gruh Finance (Individual/Trust)		2K * 1K (Qtr.)	12-23M : 8.50	24- 35M:8. 50	36-59M: 8.25		60-83M: 8.25		84-120M : 8.25		citizen & trusts)
		20K * 1K (Mthly)	12-23M : 8.25	24- 35M:8. 25		59M: .00	60-83N	l: 8.00	84-1201	VI : 8.00	
Sundaram BNP Paribas Home	MAA+/STABLE BY ICRA	10K * 1K (Mthly)	-	-	9.43	9.43	9.43	18M : NA	-	-	
Finance (Ind. / HUF / NRI)		10K * 1K (Qtr.) 10K * 1K (Cum.)	9.25	9.50	9.50	9.50	9.50	18M : 9.25	-	-	0 F0 % for at sitistic (C0.us)
Sundaram BNP Paribas Home		10K * 1K (Mthly)	-	-	9.92	9.92	9.92	18M : NA	-	-	0.50 % for sr citizen (60yrs)
Finance (Trust / Institutional)		10K * 1K (Qtr.) 10K * 1K (Cum.)	9.25	9.50	10.00	10.00	10.00	18M : 9.25	-	-	
Cent Bank Home Finance Limited	CRISIL "FA"	10K * 1K (Qtr.)									In multiple of 3 months, Extra 0.50% to Senior Citizens, Extra 0.75% to Staff
(upto Rs. 1 Cr. from Retail, Public &	(Adequate	10K * 1K (Mthly)	12 - 24N	И:9.25	25		- 84M : 9.25			-	Members & Retired Staff Members of CBHFL. Interest Compounding on Qtr.
Institutional)	degree of Safety)	5K * 1K (Cum.)									basis. Approval requires for deposits above Rs. 1 Cr.
		20K * 1 (Qtr.)	8.25	30-35	M : 8.70	40M : 8.50	8.25	15-20	IM : 8.60		
ICICI Housing Finance Ltd. (Special Rate)		40K * 1 (Mthly)	8.20	30-35	M : 8.65	40M : 8.40	8.20	15-20	M : 8.55	-	
	MAAA "Highest	10K * 1 (Cum.) / A nnual	8.50	30-35	M : 9.00	40M : 8.75	8.50	15-20	M : 8.90		
	credit quality rating by ICRA" & AAA "CARE AAA (FD)" by CARE	20K * 1 (Qtr.)	12-23M : 8.25	24- 35M : 8.50	36-47M : 8.25	48-60N			-		Extra 0.35% additional interest for Senior Citizens. Approval requires for deposits above Rs. 1 Cr.
ICICI Housing Finance Ltd. (Base Rate)		40K * 1 (Mthly)	12-23M : 8.20	24- 35M : 8.40	36-47M : 8.20	48-60N			-	-	
		10K * 1 (Cum.) / A nnual	12-23M : 8.50	24- 35M : 8.75	36-47M : 8.50	48-60N	1 : 8.50	-	-		

Private Companies - Rate of Interest Structure - Fixed Dep									oosit - (May, 2015)		
erms & Conditions:											
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COMPANY	DATING				RA	TE OF INTE	REST				DEMADIZ
COMPANY	RATING	Min. Deposit Amt.	12	24	36	48	60	72	84	120	REMARKS
Ansal Housing &		40K * 1K (Qtr.)				6M -					
Construction Ltd.	IND tA-	40K * 1K (Mthly)	11.75	12.00	12.25	10.50	-	-	-	-	Interest compounding monthly (in Qtr. & Cum. Scheme).
		20K * 1K (Cum.)				10.50					
Damodar Threads Ltd.	CARE BBB-	5К	11.00	11.50	12.00	-	-	-	-	-	0.50 % additional ROI for sr citizen (60yrs)/Employees of group
Godrej & Boyce Ltd.	FAA(Stable)	25K * 1K	-	-	9.50	-	-	-	-	-	Interest Payment Half Yearly
(< Rs. 1L)	(CRISIL)								<u> </u>		
Godrej & Boyce Ltd.	FAA(Stable)	· / /5K * 1K	-	-	9.50	-	-	-	-	-	Interest Payment Half Yearly
(Rs. 1L & Above)	(CRISIL)		0.00	0.05							
JK Lakshmi Cement Pvt. Ltd.	AA- (FD) by	25K * 5K (Qtr.)	9.00	9.25 9.25	9.50 9.50	-	-	-	-	-	Interest will be Compounded Quarterly and paid on Maturity.
	CARE (IND tA-) by	25K * 5K (Cum.) 25K * 1K (Qtr.)	9.00 9.50	9.25	9.50	-	-	-	-	-	Interest pain on the end of Qtr. Interest will be Compounded Quarterly and paid on Maturit
JK Papers Pvt. Ltd.	(IND (A-) by IRRPL	25K * 1K (Cum.)	9.50	9.75	10.50		-	-	-	-	Interest will be compounded Quarterly and paid on Maturity.
	(IND tA+) by IRRPL	25K * 5K (Qtr.)	9.00	9.25	9.50	-					Interest payable & compounding on Qtr. ending, 0.50% additional
JK Tyres & Industries Ltd.		25K * 5K (Cum.)					-	-	-		ROI to Sr. Citizens, Employees, Shareholders and on Rs. 5 lac & above. Only Fresh Application will be accepted.
Kores India Ltd.	FA-/Stable by	25K * 5K (Qtr.)	10.25	10.25	11.50	-	_	_	-		0.50 % additional ROI for sr citizen (60yrs) . Interest is payable on
	CRISIL	10K * 5K (Cum.)	10.23	10.25	11.50						Qtr. ending basis & Interest will be compounded Qtr.
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 :	_	_	-		0.50 % additional ROI for sr. citizen (60yrs). Interest Compounded
		20K * 1K (Cum.)				10.00					Quarterly & payable on Quarterly basis.

BONDS

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

Terms & Conditions:

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<u>NHAI – National Highway Authority of India</u>						
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						

REC – (Rural Electrification Corporation Ltd) #					
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					

<u>Govt. of India Saving Bonds - 8% Taxable) in (SBI* / PNB / ICICI /</u> <u>IDBI / HDFC / AXIS)</u>						
Rate of Interest 8%						
Minimum Amount		Rs. 1,000 * 1,000				
Charitable Trust TAX examptiom 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