

Rate of Interest Structure - Fixed Deposits (September, 2018)

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	Samruddhi Fixed Deposits	FAAA Rating by CRISIL	10K * 1K	Cum	18M : 8.10	8.00	8.35	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	-	7.85	8.20	36M : 8.35 48-60M : 8.35			
			50K * 1K	Qtly	-	7.80	8.15	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		7.85	7.85	36-60M 7.85	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		-	7.85	36-60M 7.85			
				Half Yrly		7.70	7.70	36-60M 7.70			
				Qtly		7.65	7.65	36-60M 7.65			
	HDFC Regular Deposits (Trust Deposits upto Rs 2Cr)		20,000 * 1,000	Cum		7.95	7.95	36-60M 7.95	Compounded Annually. Interest Rates for deposits upto Rs. 2 Crore only. Approval Required for Deposit above Rs. 2 Crore.		
				Yearly		-	7.95	36-60M 7.95			
				Half Yrly		7.80	7.80	36-60M 7.80			
				Qtly		7.75	7.75	36-60M 7.75			
	HDFC Premium Deposits (Individuals upto Rs 2Cr)		20,000 * 1,000	40,000 * 1,000	Mtly		7.70	7.75	30M: 7.70	44M : 7.75	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.
				20,000 * 1,000	Qtly	15M: 7.75	22M: 7.80	30M: 7.75	44M : 7.80		
					Half-Yrly	15M: 7.80	22M: 7.85	30M: 7.80	44M : 7.85		
					Annually	15M: NA	22M: 8.00	30M: 7.95	44M : 8.00		
	HDFC Premium Deposits (For Trusts & Institutions upto Rs 2 Cr)		20,000 * 1,000	40,000 * 1,000	Mtly	15M	7.80	30M	7.80	Compounded Annually. Interest Rates for deposits upto Rs. 5 Crore only. Approval Required for Deposit above Rs. 5 Crore.	
				20,000 * 1,000	Qtly		7.85		7.85		
					Half-Yrly		7.90		7.90		
					Annually		NA		7.90		
	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	7.00 & 7.25@	181D-<=12M & 12M-<=18M\$	7.90\$	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 inerest option available] @ denotesinterest rates for 91 - 180 Days, \$ denotes interest rates for 12<=18Months		
				Annual* Income plan				8.10\$			
				Cumulative				7.75 & 8.10\$			
	HDFC Special Deposit (For Individuals upto 2 Cr (p.a.))		20,000 * 1000	40,000 * 1000	33 M	8.10	66 M	7.85	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		7.90	
								Half-Yrly		7.95	
								Annually		8.10	
	HDFC Special Deposit (For Trusts upto 2 Cr (p.a.))		20,000 * 1000	40,000 * 1000	33 M	8.10	66 M	7.85	For Cumulative Interest option & Recurring Deposits Plan, interest is compounded annually		
20,000 * 1000		Qtly		7.90							
		Half-Yrly		7.95							
		Annually		8.10							
		Cumulative			8.10	8.10					

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.	-	8.00	8.30	36M : 8.75 48M : 8.75 60M : 8.75	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	-	7.85	8.13	36M : 8.57 48M : 8.57 60M : 8.57	
				Qtly	-	7.77	8.05	36M : 8.48 48M : 8.48 60M : 8.48	
				Monthly	-	7.72	8.00	36M : 8.42 48M : 8.42 60M : 8.42	
Bajaj Finance Ltd.	Bajaj Finance Ltd.	CRISIL"FAAA" ICRA "MAAA"	25k * 1k	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 / Annual	-	7.95	8.10	36M : 8.35 48M : 8.40 60M : 8.45 72M : 8.30	0.25% Senior Citizens in All tenures upto 1 Cr. Above Rs. 5 Cr. Approval required
				Half Yearly	-	7.80	7.90	36M : 8.15 48M : 8.20 60M : 8.25 72M : 8.10	
				Quarterly	-	7.70	7.85	36M : 8.10 48M : 8.15 60M : 8.20 72M : 8.05	
				Monthly	-	7.65	7.80	36M : 8.05 48M : 8.10 60M : 8.15 72M : 8.00	
	Special Deposits	Cumulative / Annual	15M-8.00	22M-8.20	30M-8.30	44M-8.45			
Gruh Finance	Individual	FAAA (CRISIL) MAAA (ICRA)	1K * 1K	Cumulative	-	7.75	7.75	7.75	(Ind. Dept Min. Rs. 1K) (Mthly Rs. 20K, Qtrly & Annual Rs. 2K) (0.25% for sr citizen & trusts)
			2K * 1K	Annual	-	7.75	7.75	7.75	
	Trust		2K * 1K	Qtr.	-	7.50	7.50	7.50	
			20K * 1K	Mthly	-	7.25	7.25	7.25	