

For Direct Investors: Fixed Deposit List for the month of April '2020

Note: All Interest rates are subject to revision without prior notice. It is advisable to consult our branch/RM before submitting applications.

*** ROI is subject to change. Please confirm with your servicing branch before submission of deposits.**

FINANCE COMPANIES

Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)				Frequency
HDFC Limited w.e.f 15/04/2020				12-84m (Upto 2 crores)	12-84m (>=2cr & <5cr)	12-84m (>=5cr & <10cr)	12-84m (>=10cr & <25cr)	Frequency
Individual Deposits - Regular	40,000	0.25 upto 2 cr	CRISIL FAAA/ ICRA MAAA	6.85%	6.90%	6.70%	6.65%	Monthly
	20,000			6.90%	6.95%	9.75%	6.70%	Quarterly
				6.97%	7.02%	6.82%	6.77%	Half Yearly
				12-23 - Nil/24-84-7.10%	12-23-Nil/24-84-7.15%	12-23-Nil/24-84-6.95%	12-23-Nil/24-84-6.90%	Annual
				7.10%	7.15%	6.95%	6.90%	Cum- Int comp ann 31/3
HDFC Limited w.e.f 15/04/2020				12-84m (Upto 2 crores)	12-84m (>=2cr & <5cr)	12-84m (>=5cr & <10cr)	12-84m (>=10cr & <25cr)	Frequency
Trusts Deposits - Regular	40,000	0.25 upto 1 cr	CRISIL FAAA/ ICRA MAAA	6.85%	6.90%	6.70%	6.65%	Monthly
	20,000			6.90%	6.95%	9.75%	6.70%	Quarterly
				6.97%	7.02%	6.82%	6.77%	Half Yearly
				12-23 - Nil/24-84-7.10%	12-23-Nil/24-84-7.15%	12-23-Nil/24-84-6.95%	12-23-Nil/24-84-6.90%	Annual
				7.10%	7.15%	6.95%	6.90%	Cum- Int comp ann 31/3
HDFC Ltd Smart Deposit for Corporates 15-04-2020				31-44 days/45-90days	91 days - 180 days	181 days < 12mths	12mths - 60mths	Frequency
Upto 20 CRORES							6.63%	Quarterly
				4.75%	6.30%	6.50%	6.80%	Annual(Int pay on mat<12m)
				5.50%	6.30%	6.50%	6.80%	Cum- Int comp ann 31/3
HDFC Limited (Premium Deposits) - 15/04/2020				15/22 mths-IND	30/44 mths-IND	15months - Trust	30months - Trust	Frequency
Individual -Upto 2 Crores/ Trust & Inst. - Upto 2 Crores	40,000	0.25 (upto 2 crore)	CRISIL FAAA/ ICRA MAAA	6.90%/7.00%	6.94%/7.00%	6.95%	6.95%	Monthly
	20,000			6.95%/7.05%	7.00%/7.05%	7.00%	7.00%	Quarterly
				7.02%/7.12%	7.07%/7.12%	7.07%	7.07%	Half Yearly
				Nil /7.25%	7.20%/7.25%	-	7.20%	Annual
				7.15%/7.25%	7.20%/7.25%	7.20%	7.20%	Cum- Int comp ann 31/3
HDFC Limited (Special Deposit Plan) - upto 2 Crore -15/04/2020				33 & 66m-Ind	33 & 66m-Trust			Frequency
Individuals & Trusts - Upto20 Crores	40,000	0.25 (upto 2 crore)	CRISIL FAAA/ ICRA MAAA	7.05%	7.00%			Monthly
	20,000			7.10%	7.05%			Quarterly
				7.17%	7.12%			Half Yearly
				7.30%	7.25%			Annual
				7.30%	7.25%			Cum- Int comp ann 31/3

Please Note

HDFC Trust Deposits is a specified investment under section 11(5)(ix) of the Income Tax Act 1961

Please note : Interest rates for deposits of Rs. 25 crore and above will be published on HDFC Website. Please refer HDFC website for prevailing rates before placing deposits. (<https://www.hdfc.com/deposits#interest-rates>)

54 EC Capital Gain Bonds (FY Apr2020-Mar2021) & 7.75% Taxable - BONDS

Bonds	Interest Rate%	Frequency	Term	Minimum Amount	
REC - 54EC Series XIII	5.75%	Annual	5 Yrs lock in No TDS	20,000	
NHAI - 54EC Series XIV				10,000	
PFC - 54EC Series III				20,000	
IRFC - 54EC Series III				20,000	
RBI GOI 7.75% TAXABLE BONDS					
HDFC Bank : (Only Ind & HUF)	7.75%	Half Yearly/Cum	7 yrs	1,000	

FINANCE COMPANIES										
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)						
Bajaj Finance (Finserv) Ind Upto 5 Cr 05th March 2020	Rs.25000/-	0.25 upto 1cr For Exisitng customer/ Renewal- 0.10%	FAAA Stable by CRISIL & MAAA by ICRA	12-23M	24-35M	36-47	48-60	Frequency		
Greater M'bai incl N M'bai & NCR				7.35	7.39	7.44	7.53	Monthly		
Pune , Blore , Hyd, Ahmd , Kolkata, Chennai &				7.39	7.44	7.49	7.58	Quarterly		
Rest of India				7.46	7.51	7.56	7.65	Half Yearly		
				7.60	7.65	7.70	7.80	Annual		
	7.60	7.65	7.70	7.80	Cumulative					
Bajaj Finance (Finserv) Non Ind Upto 5 Cr 05th March 2020	Rs.25000/-		FAAA Stable by CRISIL & MAAA by ICRA	12-23M	24-35M	36-47	48-60	Frequency		
				7.35	7.39	7.44	7.53	Monthly		
				7.39	7.44	7.49	7.58	Quarterly		
				7.46	7.51	7.56	7.65	Half Yearly		
				7.60	7.65	7.70	7.80	Annual		
	7.60	7.65	7.70	7.80	Cumulative					
Mahindra & Mahindra Finance Services Ltd w.e.f 16-04-2020 upto 1 crore				12	18	24	36	48	60	Frequency
	25000*1000	0.25	FAAA by CRISIL	7.05	7.15	7.35	7.45	7.55	7.65	Half Yearly
	50000*1000			7.00	7.10	7.30	7.40	7.50	7.60	Quarterly
	10000*1000			7.20	7.30	7.50	7.60	7.70	7.80	Cumulative
				7.20	7.48	7.78	8.19	8.64	9.12	Effective Yield-
Shriram Transport Finance Company Ltd (Shriram Unnati FD Scheme) 01-01-2020				12	24	36	48	60	Frequency	
Please note Int rates to revise w.e.f 1/05/2020	5000/ 10000	Sr Citizen - 0.25 + 0.25% renewals	FAAA Stable & MAA+ by ICRA	7.53	7.72	8.28	8.37	8.42	Monthly Quarterly Half Yearly Yearly Cum-Eff yield@nthly rests	
				7.58	7.77	8.34	8.43	8.48		
				7.65	7.85	8.42	8.52	8.57		
				7.80	8.00	8.60	8.70	8.75		
				7.80	8.32	9.36	9.90	10.42		
Shriram City Union Finance Scheme -01-01-2020				12	24	36	48	60	Frequency	
Please note Int rates to revise w.e.f 1/05/2020	5000/ 10000	Sr Citizen - 0.25 + 0.25% renewals	IND + AA ,CARE AA FD	7.53	7.72	8.28	8.37	8.42	Monthly Quarterly Half Yearly Yearly Cum - Eff yield	
				7.58	7.77	8.34	8.43	8.48		
				7.65	7.85	8.42	8.52	8.57		
				7.80	8.00	8.60	8.70	8.75		
				7.80	8.32	9.36	9.90	10.42		

Shriram Transport Finance Company Limited
presents

Recurring Deposit
A Fixed Investment Plan



Tenure (Months)	12	24	36	48	60
Interest Rate (% p.a. at Monthly Rests)*	7.53	7.62	8.68	8.84	9.00
Maturity Amt for Monthly Inst. for Rs. 1000	12,500	26,000	41,250	57,750	76,000

*Interest rates/terms prevailing on the day of investment will be applicable, subject to management decision.

FINANCE COMPANIES

Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)						Frequency
LIC Housing Finance Ltd >>> Retail Deposits Upto 20 Crores 26-10-2019				12	18	24	36	60		
for corporate deposits above 20 crore - approval requested										
Individual & Corporate Upto 20 Crores (Resident / NRIs, Co-operative Societies/ Association of persons/ HUF/ Trust)	200000*10000	0.25	FAAA/ Stable by CRISIL	7.25	7.25	7.25	7.35	7.35		Monthly
	10000*1000			7.50	7.50	7.55	7.60	7.60		Yearly
Above 20 Crores (Resident / NRIs, Co-operative Societies/ Association of persons/ HUF/ Trust)	200000*10000	Please inform branch		7.30	7.30	7.30	7.40	7.40		Monthly
	10000*1000			7.55	7.55	7.60	7.65	7.65		Yearly
LIC HF Corporate Deposits - below 20 Crs		Please inform branch		7.50	7.50	7.55	7.60	7.60		Cum/ Non Cum
PNB Housing Finance Ltd - Regular Deposits 12-03-2020				12-23	24-35/36-47	48-59	60-71	72-84	120	Frequency
Ind & Trusts upto 5 Crore	25000	0.25 (for deposits upto 1 Crore only)	FAAA by CRISIL	7.25	7.35	7.35	7.40	7.15	7.15	Monthly
	10000			7.30	7.40	7.40	7.45	7.20	7.20	Quarterly
	10000			7.35	7.50	7.50	7.55	7.25	7.25	Half Yearly
	10000			7.50	7.65	7.65	7.70	7.40	7.40	Annually
	10000			7.50	7.65	7.65	7.70	7.40	7.40	Cum- Int comp
				7.50	7.94/8.25	8.57	8.98	8.91	10.42	Cum- Eff Yield
Ind & Trusts (Single deposit >5 Crores >>				>> Prior Approval to be taken from PNB HFL << (Rates)						
Sundaram BNP Paribas Home Finance - Individuals 01-01-2020				12	18	24	36	48-60		Frequency
	10000	0.50	MAA+ / STABLE BY ICRA	7.00	7.00	7.25	7.25	7.25		Cum at qtrly rests
				-	-	-	7.21	7.21		Monthly
				7.00	7.00	7.25	7.25	7.25		Quarterly
				7.20	7.33	7.75	8.03	8.33/8.6		Eff Yield % p.a
Sundaram BNP Paribas Home Finance - Trust				12	18	24	36	48-60		Frequency
			MAA+ /	7.00	7.00	7.25	7.75	7.75		Cum at qtrly rests
				-	-	-	7.70	7.70		Monthly

GOVERNMENT COMPANIES & BONDS												
Name of the Company	Minimum Amount	Senior	Rating	(Interest rate %) (Period in Months)								
Godrej & Boyce Mfg Co Ltd - only Renewals	25000		CRISIL FAA stable				36				Monthly	
(Only for Mumbai Location) - No outstation												Half yearly
J K Tyre & Industries Limited	25000	0.50%	IND tAA	12	24	36					Frequency	
	multiples of 5000	0.50%		8.00	8.25	8.35						Cum-p.a comp qtrly
	5 lacs & above			8.00	8.25	8.35						Non cum payable
				8.24	8.87	9.38						Cum- Qtrly comp
ICICI Home Finance 23-03-2020		0.25	ICRA MAAA & CARE AAA	>=12 - <24	>=24 - <36	>=36 - <48	>=48 - <60	>=60 - <84	>=84 - <108	>=108 - <120	Frequency	
<= 1 Crore	10000			7.20	7.40	7.40	7.45	7.55	7.70	7.80	Annual/ Cumlative	
	20000			7.00	7.20	7.20	7.25	7.35	7.50	7.60	Quarterly	
				6.95	7.15	7.15	7.20	7.30	7.45	7.55	Monthly	
Approval from ICICI treasury - > 5 Crore & above	40000			7.20	7.67	7.96	8.32	8.78	9.73	10.73	Yield to maturity	
ICICI Home Finance Special deposits 23-03-2020		0.25	ICRA MAAA & CARE AAA	40	65	90	105	120			Frequency	
<= 1 Crore	10000			7.50	7.60	7.75	7.80	7.90			Annual/ Cumlative	
	20000			7.30	7.40	7.55	7.60	7.70			Quarterly	
				7.25	7.35	7.50	7.55	7.65			Monthly	
Approval from ICICI treasury - > 5 Crore & above	40000			8.20	9.01	10.02	10.63	11.39			Yield to maturity	