

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF April 2020

SL. NO.	NAME OF THE COMPANY	Credit Rating	Fresh/ Renewal	Investment Period (Months)	MIN. INVST. AMOUNT, RATES OF INTEREST (Based on the Interest Payment Period)								
					Monthly		Quarterly		Half Yearly		CD / Yearly		CDY
					Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	
1	BAJAJ FINANCE LIMITED - w.e.f 5th March 2020 Additional interest for Special Category customers: 0.25% for Senior Citizens.0.10% for Bajaj Group employee,Bajaj Finance Ltd Customers and Bajaj Allianz Life Insurance Polycyholders for deposit size up to Rs.1 Crore. In case of deposits of above Rs. 5 Cr, prior approval need to be obtained from company	CRISIL FAAA ICRA MAAA	F/R	12 to 23 Months 24 to 35 Months 36 to 47 Months 48 to 60 Months	#25000	7.35 7.39 7.44 7.53	#25000	7.39 7.44 7.49 7.58	#25000	7.46 7.51 7.56 7.65	#25000	7.60 7.65 7.70 7.80	NA
2	HDFC LTD - (INDIVIDUALS) Note: 0.25% extra interest for Senior Citizen Deposits up to 2 Crore only Note: These interest rates are applicable only for deposit size <= Rs. 2 Crore	CRISIL FAAA ICRA MAAA	F/R	12-23 24-35 36-47 48-59 60-71 72-84	40,000	7.05 7.05 7.05 7.05 7.05 7.05	20,000	7.10 7.10 7.10 7.10 7.10 7.10	20,000	7.17 7.17 7.17 7.17 7.17 7.17	20,000	- 7.30 7.30 7.30 7.30 7.30 7.30	7.30 7.30 7.30 7.30 7.30 7.30
	HDFC LTD - (TRUSTS & INSTITUTIONS) Note: 0.25% extra interest for Senior Citizen Deposits up to 2 Crore only Note: These interest rates are applicable only for deposit size > Rs. 2 Crore	CRISIL FAAA ICRA MAAA	F/R	12-23 24-35 36-47 48-59 60-71 72-84	40,000	7.05 7.05 7.05 7.05 7.05 7.05	20,000	7.10 7.10 7.10 7.10 7.10 7.10	20,000	7.17 7.17 7.17 7.17 7.17 7.17	20,000	- 7.30 7.30 7.30 7.30 7.30 7.30	7.30 7.30 7.30 7.30 7.30 7.30
	HDFC LTD - Regular Deposits (Individuals & Trusts)-Deposit Size >Rs.2 Cr to <= 5 Cr Note: 0.25% extra interest for Senior Citizen Deposits up to 2 Crore only	CRISIL FAAA ICRA MAAA	F/R	12-23 24-35 36-47 48-59 60-71 72-84	40,000	7.10 7.10 7.10 7.10 7.10 7.10	20,000	7.15 7.15 7.15 7.15 7.15 7.15	20,000	7.22 7.22 7.22 7.22 7.22 7.22	20,000	- 7.35 7.35 7.35 7.35 7.35 7.35	7.35 7.35 7.35 7.35 7.35 7.35
	HDFC LTD Premium Deposit - (Individuals) Note: These rates are applicable only for deposits lesthans Rs. 2 Crore Note: 0.25% extra interest for Senior Citizen Deposits upto Rs. 2 Crore only.	CRISIL FAAA ICRA MAAA	F/R	15 22 30 44	40,000	7.10 7.20 7.15 7.20	20,000	7.15 7.25 7.20 7.25	20,000	7.22 7.32 7.27 7.32	20,000	- 7.45 7.40 7.45	7.35 7.45 7.40 7.45
	HDFC LTD Premium Deposit - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	15 30	40,000	7.15 7.15	20,000	7.20 7.20	20,000	7.27 7.27	20,000	- 7.40	7.40 7.40
	HDFC LTD Special Deposit Plan - (Individuals) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33 66	40,000	7.25 7.25	20,000	7.30 7.30	20,000	7.37 7.37	20,000	7.50 7.50	7.50 7.50
	HDFC LTD Special Deposit Plan - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33 66	40,000	7.20 7.20	20,000	7.25 7.25	20,000	7.32 7.32	20,000	7.45 7.45	7.45 7.45
	HDFC LTD Smart Deposits for Corporates - Deposit Size up to Rs 20 Crores	ICRA MAAA	F/R	31-44 Days 45-90 Days 91-180 Days 181 Days < 12 Months 12 Months -60 Mths	5,00,000	NA NA NA NA NA	NA NA NA NA 6.73	NA NA NA NA 6.73	NA NA NA NA NA	NA NA NA NA NA	NA NA NA NA NA	5.00 5.60 6.30 6.50 6.90	NA NA NA NA NA
3	ICICI HOME FINANCE LTD - w.e.f 23rd March'2020 Note: 0.25% extra interest for Senior Citizen Deposits. Note:These interest rates are applicable only on ticket slabs <= Rs.1 Crore. In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.	CARE AAA FD, ICRA MAAA	F/R	>=12 to <24 >=24 to <36 >=36 to <48 >=48 to <60 >=60 to <84 >=84 to <108 >=108 to <=120	40,000	6.95 7.15 7.15 7.20 7.30 7.45 7.55	20,000	7.00 7.20 7.20 7.25 7.35 7.50 7.60	NA NA NA NA NA NA NA	NA NA NA NA NA NA NA	10,000	7.20 7.40 7.40 7.45 7.55 7.70 7.80	7.20 7.67 7.96 8.32 8.78 9.73 10.73
4	LIC HOUSING FINANCE LTD (Public Deposits & Corporate Deposits) - w.e.f 26th Oct-19 Note: 0.25% extra interest for Senior citizen on deposits from Rs.10,000 upto Rs 20 Crores Interest Rates applicable for deposit size below Rs.20 Cr only In case of deposits of above Rs. 20 Cr, prior approval need to be obtained from company about Brokerage and interest rates.	CRISIL FAAA/STABLE	F/R	12 18 24 36 60	2 00 000	7.25 7.25 7.25 7.35 7.35	NA NA NA NA NA	NA NA NA NA NA	NA NA NA NA NA	NA NA NA NA NA	10,000	7.50 7.50 7.55 7.60 7.60	NA NA NA NA NA

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					Monthly		Quarterly		Half Yearly		CD / Yearly		
					Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Amount (Rs.)	Rate of Interest (%) p.a.	Cumulative Yield (%) p.a.
5	KERALA TRANSPORT DEVELOPMENT FINE CORP LTD - w.e.f 1st Apr 2020 <i>Note: 0.25% extra interest for Senior Citizen Deposits.</i> <i>In case of deposits of above Rs. 5 Cr, prior approval need to be obtained from company</i>		F/R	12	NA	NA	NA	NA	NA	10,000	8.00	8.30	
				24							8.00	8.64	
				36							8.00	9.01	
				48							7.75	9.05	
				60							7.75	9.43	
6	MAHINDRA & MAHINDRA FINANCIAL SERV. LTD w.ef from 13th Feb 2020 <i>Note: 0.25% extra interest for Senior Citizen Deposits</i> <i>In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.</i>	FAAA by CRISIL	F/R	12	NA	NA	50,000	25,000	7.10	5000 (Micro deposit) / 10000 (Normal Deposit)	7.30	7.30	
				18					7.20		7.40	7.59	
				24					7.40		7.60	7.89	
				36					7.60		7.80	8.42	
				48					7.80		8.00	9.01	
				60					7.90		7.95	9.52	
7	PNB HOUSING FINANCE LIMITED w.e.f. from 14th Feb 2020 <i>Note: 0.25% p.a. additional interest for Senior Citizens upto Rs. 1 Cr Only.</i> <i>Interest Rates applicable for deposit size <= 5 Cr</i> <i>In case of deposits of Above Rs. 5 Cr, prior approval need to be obtained from company.</i>	CRISIL FAAA/STABLE - AAA BYCARE	F/R	12 to 23	25,000	7.45	10,000	10,000	7.50	10,000	7.75	7.75	
				24 to 35					7.45		7.75	8.05	
				36 to 47					7.65		7.80	8.60	
				48 to 59					7.50		7.65	8.76	
				60 to 71					7.50		7.65	9.12	
				72 to 84					7.45		7.60	9.42	
		120	7.45	7.60	11.09								
		PNB HOUSING FINANCE LIMITED-SPECIAL DEPOSIT w.e.f. from 22nd Oct19 <i>Interest Rates applicable for deposit size <= 5 Cr</i> <i>In case of deposits of Above Rs. 5 Cr, prior approval need to be obtained from company.</i>	CRISIL FAAA/STABLE	F/R	15	25,000	7.80	10,000	10,000	7.85	10,000	8.10	8.21
					22					7.85		8.15	8.41
					30					7.90		8.20	8.73
					44					8.05		8.15	9.33
		8	SHRIRAM TRANSPORT FIN. COMP. LTD UNNATI DEPOSITS - w.e.f 1st Jan '2020 <i>Note: 0.25% extra interest for Renewal Deposits</i>	ICRA MAA+ CRISIL FAAA	F/R	12	25,000	7.53	25,000	25,000	7.58	25,000	7.80
24	7.72					7.77					8.32		
36	8.28					8.34					9.36		
48	8.37					8.43					9.90		
60	8.42					8.48					10.42		
SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS <i>FOR SENIOR CITIZEN - w.e.f 1st Jan '2020</i> <i>0.25% extra interest for Renewal Deposits</i>	ICRA MAA+ CRISIL FAAA		F/R	12	25,000	7.78	25,000	25,000	7.83	25,000	8.06	8.06	
				24					7.97		8.02	8.61	
				36					8.53		8.59	9.68	
				48					8.62		8.68	10.25	
				60					8.67		8.73	10.80	
9	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 1st Nov'19 <i>0.25% extra interest for Senior Citizen Deposits</i>	ICRA MAA+	F/R	12	10,000	7.72	25,000	25,000	7.77	25,000	8.00	8.00	
				24					7.95		8.00	8.59	
				36					8.42		8.48	9.54	
				48					8.51		8.57	10.10	
				60					8.65		8.71	10.77	
10	SUNDARAM HOME FINANCE LTD (INDIVIDUALS) - w.e.f 19th Oct'18 <i>Note: 0.50% p.a. additional interest for Senior Citizens</i> <i>Note: Corporate Deposits are not accepted</i>	FAAA/STABLE BY CRISIL	F/R	12	10,000	7.70	10,000	NA	NA	10,000	7.75	8.00	
				18							7.70	7.75	8.13
				24							7.95	8.00	8.60
				36							7.95	8.00	8.93
CAPITAL GAIN BONDS & GOI 7.75% SAVING BONDS' 2018													
S.NO.	NAME OF THE COMPANY	TENURE	RATE OF INTEREST										
1	RURAL ELECTRIFICATION CORPORATION LTD (REC) - 54EC BONDS	5 YEARS	5.75% P.A										
2	NATIONAL HIGHWAY AUTHORITY OF INDIA (NHAI) - 54EC BONDS	5 YEARS	5.75% P.A										
3	POWER FINANCE CORPORATION LTD 54EC BONDS	5 YEARS	5.75% P.A										
4	INDIAN RAILWAY FINANCE CORPORATION LTD 54EC BONDS	5 YEARS	5.75% P.A										
4	GOI 7.75% SAVING BONDS' 2018 (TAXABLE) - HDFC BANK LTD	7 YEARS	7.75% P.A										
5	GOI 7.75% SAVING BONDS' 2018 (TAXABLE) - ICICI BANK LTD	7 YEARS	7.75% P.A										
Note:													
1) The above interest rates are subject to change without any prior intimation.													
2) Please confirm the interest rates from the relationship managers at the nearest branches of Karvy Stock Broking Ltd (KSBL), before submitting the application.													