

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF January 2019

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.)		Cumulative Yield (% p.a.)					
1	AADHAR HOUSING FINANCE LTD - (For Single Deposit < Rs. 5 Crs) <i>Note: 0.25% p.a. additional interest for Senior Citizens</i>	CRISIL FAA	Fresh	12	5000	8.11	5000	8.17	5000	8.25	5000	8.42	NA						
				15		8.11		8.17		8.25		8.42							
				18		8.11		8.17		8.25		8.42							
				24		8.35		8.41		8.5		8.68							
				25		8.35		8.41		8.5		8.68							
				36		8.59		8.66		8.75		8.94							
				48		8.59		8.66		8.75		8.94							
				60		8.59		8.66		8.75		8.94							
				61		8.40		8.46		8.55		8.73							
				72		8.40		8.46		8.55		8.73							
				84		8.40		8.46		8.55		8.76							
				96		8.21		8.26		8.35		8.52							
				120		8.21		8.26		8.35		8.52							
2	BAJAJ FINANCE LIMITED - w.e.f 17th Oct '18 <i>Additional interest for Special Category customers: 0.35% for Senior Citizens and 0.25% for Bajaj Group employee & Bajaj Finance live existing customers (Loans & FD) 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</i>	CRISIL FAAA ICRA MAAA	F/R	12 to 14 Months	#25000	7.72	#25000	7.77	#25000	7.85	#25000	8.00	NA						
				15 Months	#100000	7.77	#100000	7.82	#100000	7.89	#100000	8.05							
				16 to 23 Months	#25000	7.72	#25000	7.77	#25000	7.85	#25000	8.00							
				24 to 35 Months		7.88		7.93		8.00		8.15							
				36 to 47 Months		8.42		8.48		8.57		8.75							
				48 to 60 Months		8.42		8.48		8.57		8.75							
3	CENT BANK HOME FINANCE LIMITED. w.e.f 08th Oct'18 <i>Note: 0.25% p.a. additional interest for Senior Citizens</i>	CRISIL FA	F/R	12 to 15 Months	NA	NA	NA	NA	NA	5,000	7.75	NA							
				18 Months							7.75								
				19 to 21 Months							7.75								
				24 to 30 Months							7.75								
				33 to 36 Months							7.75								
				39 to 45 Months							7.75								
				48 to 60 Months							7.75								
61 to 84 Months	7.75																		
4	DHFL Fixed Deposit - Aashray Deposit Plus-w.e.f 19th Nov'18 <i>Note: 0.40% p.a additional interest for Deposits from Privilege Customers for Single Deposits < Rs 5 Cr</i>	CARE AAA FD, BWR FAAA	F/R	12	5,000	7.95	5,000	8.00	5,000	8.05	5,000	8.25	NA						
				24		8.20		8.25		8.30		8.50							
				36		8.65		8.70		8.80		9.00							
				48		8.65		8.70		8.80		9.00							
				60		8.65		8.70		8.80		9.00							
				72		8.65		8.70		8.80		9.00							
				84		8.65		8.70		8.80		9.00							
				96		8.65		8.70		8.80		9.00							
				108		8.65		8.70		8.80		9.00							
				120		8.65		8.70		8.80		9.00							
				DHFL Fixed Deposit - Aashray Deposit Plus-w.e.f 19th Nov'18 <i>Note: 0.40% p.a additional interest for Deposits from Privilege Customers for Single Deposits < Rs 5 Cr</i>				CARE AAA FD, BWR FAAA		F/R		12		8.20	8.25	8.30	8.50		
												24		8.30	8.35	8.40	8.60		

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					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.	
				36	5,000	8.65	5,000	8.70	5,000	8.80	5,000	9.00	NA
			48	8.65		8.70		8.80		9.00			
			60	8.65		8.70		8.80		9.00			
			72	8.65		8.70		8.80		9.00			
			84	8.65		8.70		8.80		9.00			
			96	8.65		8.70		8.80		9.00			
			108	8.65		8.70		8.80		9.00			
			120	8.65		8.70		8.80		9.00			
	DHFL Fixed Deposit - w.e.f 19th Nov'18 Only For Females Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	18 Months	5,000	8.00	5,000	8.05	5,000	8.10	5,000	8.30	NA
	DHFL Fixed Deposit - w.e.f 19th Nov'18 \$ = Single deposit size Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	40 Months	5,000	8.65	5,000	8.70	5,000	8.80	5,000	9.00	NA
	DHFL Fixed Deposit - w.e.f 19th Nov'18 Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	14 Months	5,000	8.00	5,000	8.05	5,000	8.10	5,000	8.30	NA
	DHFL Fixed Deposit - w.e.f 19th Nov'18 < Rs.50 lakhs \$ = Single deposit size Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	13 Months	5,000	7.95	5,000	8.00	5,000	8.05	5,000	8.25	NA
5	GRUH FINANCE LTD Note: 0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINI BACHAT YOJANA) w.e.f 18th Oct-18	ICRA MAAA CRISIL FAAA	F/R	12-24 25-60 61-120	20,000	7.25 7.50 7.75	2,000	7.50 7.75 8.00	NA	NA	2,000	7.75 8.00 8.25	NA
6	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	40,000	7.70 7.70 7.70 7.70 7.70	20,000	7.75 7.75 7.75 7.75 7.75	20,000	7.83 7.83 7.83 7.83 7.83	20,000	7.98 7.98 7.98 7.98 7.98	NA
	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	40,000	7.80 7.80 7.80 7.80 7.80	20,000	7.85 7.85 7.85 7.85 7.85	20,000	7.93 7.93 7.93 7.93 7.93	20,000	8.08 8.08 8.08 8.08 8.08	NA
	HDFC LTD - Regular Deposits (Individuals & Trusts)-Deposit Size >Rs.2 Cr to <= 10 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	40,000	7.95 7.95 7.95 7.95 7.95	20,000	8.00 8.00 8.00 8.00 8.00	20,000	8.08 8.08 8.08 8.08 8.08	20,000	8.24 8.24 8.24 8.24 8.24	NA
	HDFC LTD Premium Deposit - (Individuals) Note: These rates are applicable only for deposits less than 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	40,000	7.75 7.85 7.80	20,000	7.80 7.90 7.85	20,000	7.88 7.98 7.93	20,000	8.03 8.14 8.08	NA

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					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.		Cumulative Yield (%) p.a.
				60				8.60		8.65	Deposit)	8.80	10.49	
12	PNB HOUSING FINANCE LIMITED w.e.f. from 8th Oct-18 <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	F/R	12 to 23	100,000	8.00	50,000	8.05	20,000	8.10	20,000	8.30	NA	
				24 to 35		8.00		8.05		8.10				
				36 to 47		8.10		8.15		8.20				
				48 to 59		8.10		8.15		8.20				
				60 to 71		8.15		8.20		8.25				
				72 to 84		8.00		8.05		8.10				
				120		7.95		8.00		8.05				
	PNB HOUSING FINANCE LIMITED - SPECIAL DEPOSIT w.e.f. from 8th Oct-18 <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	100,000	8.00	50,000	8.05	20,000	8.10	20,000	8.30	NA	
				22		8.05		8.10		8.15				
				30		8.00		8.05		8.10				
				44		8.15		8.20		8.25				
	13	SHRIRAM TRANSPORT FIN. COMP. LTD UNNATI DEPOSITS - w.e.f 1st Nov '18	ICRA MAA+ CRISIL FAAA	F/R	12	25,000	7.95	25,000	8.00	25,000	8.08	25,000	8.25	8.25
					24		8.19		8.25		8.33			
					36		8.65		8.71		8.81			
48					8.65		8.71		8.81					
60					8.88		8.95		9.05					
SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS <i>FOR SENIOR CITIZEN - w.e.f 1st Nov '18</i>		ICRA MAA+ CRISIL FAAA	F/R	12	25,000	8.19	25,000	8.25	25,000	8.33	25,000	8.50	8.50	
				24		8.42		8.48		8.57				
				36		8.88		8.95		9.05				
				48		8.88		8.95		9.05				
				60		9.11		9.18		9.28				
14	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 1st Nov'18	ICRA MAA+	F/R	12	10,000	7.95	25,000	8.00	25,000	8.08	25,000	8.25	8.25	
				24		8.19		8.25		8.33				
				36		8.65		8.71		8.81				
				48		8.65		8.71		8.81				
				60		8.88		8.95		9.05				
	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 1st Nov'18 <i>FOR SENIOR CITIZEN</i>	ICRA MAA+	F/R	12	10,000	8.19	25,000	8.25	25,000	8.33	25,000	8.50	8.50	
				24		8.42		8.48		8.57				
				36		8.88		8.95		9.05				
				48		8.88		8.95		9.05				
				60		9.11		9.18		9.28				
15	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>	ICRA MAA+	F/R	12	10,000	7.70	10,000	7.75	NA	NA	10,000	7.75	8.00	
				18		7.70		7.75						
				24		7.95		8.00						
				36		7.95		8.00						
CAPITAL GAIN BONDS & GOI 8% SAVING BONDS'2003														
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'2003 (TAXABLE) - HDFC BANK LTD	7 YEARS	7.75% P.A											
5	GOI 7.75% SAVING BONDS'2003 (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.														