

**LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF JAN 2018**

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 <b>Additional interest for Special Category customers:</b> 0.25% for Senior Citizens and 0.10% 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	CRISIL FAAA ICRA MAAA	F/R	12 to 17 Months	#25000	7.35	#25000	7.39	#25000	7.46	#25000	7.60	NA
18 to 23 Months	7.35	7.39	7.46	7.60									
24 to 35 Months	7.53	7.58	7.65	7.80									
36 to 47 Months	7.58	7.63	7.70	7.85									
48 to 60 Months	7.58	7.63	7.70	7.85									
2	CENT BANK HOME FINANCE LIMITED. <b>w.e.f 06th Mar'17</b> <b>Note: 0.25% p.a. additional interest for Senior Citizens</b>	CRISIL FA	F/R	12 to 15 Months	NA	NA	NA	NA	NA	NA	5,000	7.30	7.50
18 Months	7.30	7.50											
19 to 21 Months	7.30	7.50											
24 to 30 Months	7.30	7.50											
33 to 36 Months	7.30	7.50											
39 to 45 Months	7.30	7.50											
48 to 60 Months	7.30	7.50											
61 to 84 Months	7.30	7.50											
2	DEWAN HOUSING FINANCE CORP. LTD - Aashray Deposit Plus <b>Note: 0.25% p.a additional interest for Deposits from Privilege Customers</b>	CARE AAA FD, BWR FAAA	F/R	12	2,000	7.35	2,000	7.40	2,000	7.50	2,000	7.70	NA
24	7.45	7.50	7.60	7.80									
36	7.50	7.55	7.65	7.85									
48	7.65	7.70	7.80	8.00									
60	7.65	7.70	7.80	8.00									
72	7.65	7.70	7.80	8.00									
84	7.65	7.70	7.80	8.00									
96	7.65	7.70	7.80	8.00									
108	7.65	7.70	7.80	8.00									
120	7.65	7.70	7.80	8.00									
	DEWAN HOUSING FINANCE CORP. LTD - SWAYAM SIDHA DEPOSIT <b>Only For Females</b> <b>Note: 0.25% p.a additional interest for Deposits from Privilege Customers</b>	CARE AAA FD, BWR FAAA	F/R	18 Months		10,000		7.45		10,000		7.50	
	DEWAN HOUSING FINANCE CORP. LTD - Aashray Deposit Plus 40 Months <b>\$ = Single deposit size</b> <b>Note: 0.25% p.a additional interest for Deposits from Privilege Customers</b>	CARE AAA FD, BWR FAAA	F/R	40 Months	2,000	7.55	2,000	7.60	2,000	7.70	2,000	7.90	NA
	DEWAN HOUSING FINANCE CORP. LTD - Aashray Deposit Plus 14 Months <b>Note: 0.25% p.a additional interest for Deposits from Privilege Customers</b>	CARE AAA FD, BWR FAAA	F/R	14 Months	10,000	7.40	10,000	7.45	10,000	7.55	10,000	7.75	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.	
	DEWAN HOUSING FINANCE CORP. LTD-Aashray 13 Months Trust Deposit (Deposits < Rs.50 lakhs) \$ = Single deposit size	CARE AAA FD, BWR FAAA	F/R	13 Months	50,000	7.40	50,000	7.45	50,000	7.55	50,000	7.75	NA
	DEWAN HOUSING FINANCE CORP. LTD-DOUBLE MY MONEY	CARE AAA FD, BWR FAAA	F/R	107 Months	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	GRUH FINANCE LTD Note: 0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINI BACHAT YOJANA)	ICRA MAAA CRISIL FAAA	F/R	12 13-23 24-35 36-47 48-60 61-83 84-120	20,000	6.75 6.75 6.75 6.75 6.75 6.50 6.50	2,000	7.00 7.00 7.00 7.00 7.00 7.00 6.75	NA	NA	2,000	7.25 7.25 7.25 7.25 7.25 7.00 7.00	NA
4	HDFC LTD - (INDIVIDUALS & TRUSTS) Note: 0.25% extra interest for Senior Citizen Deposits up to 1 Crore only Note: These interest rates are applicable only for deposit size <= Rs. 3 Crore	CRISIL FAAA ICRA MAAA	F/R	12-23 24-35 36-47 48-59 60	40,000	7.15 7.15 7.15 7.15 7.15	20,000	7.20 7.20 7.20 7.20 7.20	20,000	7.25 7.25 7.25 7.25 7.25	20,000	7.40 7.40 7.40 7.40 7.40	NA
	HDFC LTD - (INDIVIDUALS & TRUSTS) Note: 0.25% extra interest for Senior Citizen Deposits up to 1 Crore only Note: These interest rates are applicable only for deposit size > Rs. 3 Crore	CRISIL FAAA ICRA MAAA	F/R	12-23 24-35 36-47 48-59 60	40,000	6.95 6.95 6.95 6.95 6.95	20,000	7.00 7.00 7.00 7.00 7.00	20,000	7.05 7.05 7.05 7.05 7.05	20,000	7.20 7.20 7.20 7.20 7.20	NA
	HDFC LTD Premium Deposit - (Individuals) Note: These rates are applicable only for deposits lesththan Rs. 2 Crore Note: 0.25% extra interest for Senior Citizen Deposits upto Rs. 1 Crore only.	CRISIL FAAA ICRA MAAA	F/R	15 22 30 44	40,000	7.25 7.30 7.25 7.50	20,000	7.30 7.35 7.30 7.35	20,000	7.35 7.40 7.35 7.40	20,000	7.50 7.55 7.50 7.55	NA
	HDFC LTD Premium Deposit - (Trusts) - Deposit Size <=Rs.5 Crores	CRISIL FAAA ICRA MAAA	F/R	20 40	40,000	7.15 7.15	20,000	7.20 7.20	20,000	7.25 7.25	20,000	7.40 7.40	NA
	HDFC LTD Smart Deposits - Only for Companies Note: These rates are applicable only for deposits lesththan Rs. deposits of Rs. 1 Crore to Rs, 20 crore	CRISIL FAAA ICRA MAAA	F/R	31 < 90 Days 91 < 180 Days 181 < 12 Months 12 <= 18 Months	NA	NA	500,000	NA NA NA 7.00	NA	NA	500,000	6.00 6.25 6.60 7.20	NA
5	HUDCO - (Individuals & HUFs) Note: An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens. In case of Single Deposit of > Rs. 25 Cr and above must take prior written permission from Head Office.	FITCH tAA+(ind), CARE AA+(FD)	F/R	12 24 36 48 60 72 84	NA	NA	50,000	6.80 6.80 6.80 6.55 6.55 6.55 6.55	50,000	6.85 6.85 6.85 6.60 6.60 6.60 6.60	10,000	7.00 7.00 7.00 6.75 6.75 6.75 6.75	NA
	HUDCO - (Company, Firm, Trust ect.) Note: An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens. In case of Single Deposit of > Rs. 25 Cr and above must take prior written permission from Head Office.	FITCH tAA+(ind), CARE AA+(FD)	F/R	12 24 36 48 60 72 84	NA	NA	50,000	6.55 6.55 6.55 6.30 6.30 6.30 6.30	50,000	6.60 6.60 6.60 6.35 6.35 6.35 6.35	10,000	6.75 6.75 6.75 6.50 6.50 6.50 6.50	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.		
6	<b>ICICI HOME FINANCE LTD</b> 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	12-23	40,000	20,000	6.95	7.00	NA	NA	10,000	7.20	NA			
				24-35										6.85	6.90	7.10
				36-47										6.85	6.90	7.10
				48-60										6.85	6.90	7.10
	<b>ICICI HOME FINANCE LTD - SPECIAL SCHEME RATES</b> 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	40,000	20,000	7.05	7.10	NA	NA	10,000	7.30	NA			
				15										7.15	7.20	7.40
				20										7.25	7.30	7.50
				30										7.05	7.10	7.30
				35										7.05	7.10	7.30
				40										7.15	7.20	7.40
	60	7.05	7.10	7.30												
	7	<b>LIC HOUSING FINANCE LTD</b> Note: 0.10% extra interest for Senior citizen on deposits Upto Rs.50,000 0.25% Extra Interest for Senior Citizen on Deposits of above Rs. 51,000 Interest Rates applicable for deposit size Upto Rs.5 Cr only In case of deposits of above Rs. 5 Cr, prior approval need to be obtained from company before banking the application/cheque about interest rates.	CRISIL FAAA/STABLE	F/R	12	NA	NA	NA	NA	NA	10,000	7.30	NA			
					18									7.35		
					24									7.40		
36					7.45											
60					7.45											
8	<b>KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD</b> Note: 0.25% extra interest for Senior Citizen Deposits. No Sub brokerage on renewal deposits In case of deposits of above Rs. 5 Cr, prior approval need to be obtained from company		F/R	12	NA	NA	NA	NA	NA	10,000	8.25	NA				
				24									8.25			
				36									8.25			
				48									8.00			
				60									8.00			
9	<b>MAHINDRA &amp; MAHINDRA FINANCIAL SERV. LTD</b> Note: 0.25% extra interest for Senior Citizen Deposits In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates. Note : New Interest Rates are applicable w.e.f 16th Jan 2017	FAAA by CRISIL	F/R	12	NA	NA	50,000	25,000	7.30	7.35	5000 (Micro deposit) / 10000 (Normal Deposit)	7.50	7.50			
				18										NA	7.50	7.69
				24										7.30	7.35	7.78
				36										7.35	7.40	8.13
				48										7.35	7.40	8.45
				60										7.35	7.40	8.78
10	<b>PNB HOUSING FINANCE LIMITED</b> Note: 0.25% p.a. additional interest for Senior Citizens upto Rs. 1 Cr Only. Interest Rates applicable for deposit size <= 5 Cr In case of deposits of Above Rs. 5 Cr, prior approval need to be obtained from company.	CRISIL FAAA/STABLE	F/R	12	100,000	50,000	7.05	7.10	20,000	7.15	20,000	7.30	7.30			
				24										7.15	7.20	7.67
				36										7.15	7.20	7.96
				48										7.15	7.20	8.26
				60										7.15	7.20	8.58
				72										7.15	7.20	8.91
				84										7.15	7.20	8.91
				120										7.15	7.20	10.42
	<b>PNB HOUSING FINANCE LIMITED - SPECIAL DEPOSIT</b> Interest Rates applicable for deposit size <= 5 Cr In case of deposits of Above Rs. 5 Cr, prior approval need to be obtained from company.	CRISIL FAAA/STABLE	F/R	15	100,000	50,000	7.15	7.20	20,000	7.25	20,000	7.40	7.49			
				22										7.25	7.30	7.72
				30										7.25	7.30	7.94
				44										7.30	7.35	8.34

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					Monthly		Quarterly		Half Yearly		CD / Yearly		CDY
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11	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS	ICRA MAA+ CRISIL FAA+	F/R	12	25,000	7.25	25,000	7.29	25,000	7.36	25,000	7.50	7.50
				24		7.25		7.29		7.36		7.50	7.78
				36		7.58		7.63		7.70		7.85	8.48
				48		7.63		7.68		7.75		7.90	8.89
				60		7.72		7.77		7.85		8.00	9.39
	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS FOR SENIOR CITIZEN	ICRA MAA+ CRISIL FAA+	F/R	12	25,000	7.49	25,000	7.54	25,000	7.61	25,000	7.75	7.75
				24		7.49		7.54		7.61		7.75	8.05
				36		7.81		7.86		7.94		8.10	8.77
				48		7.86		7.91		7.99		8.15	9.20
				60		7.95		8.00		8.08		8.25	9.72
12	SHRIRAM CITY UNION FIN. COMPANY LIMITED	IND +AA- CARE AA FD	F/R	12	10,000	7.25	10,000	7.29	10,000	7.36	5,000	7.50	7.50
				24		7.25		7.29		7.36		7.50	7.78
				36		7.58		7.63		7.70		7.85	8.48
				48		7.63		7.68		7.75		7.90	8.89
				60		7.72		7.77		7.85		8.00	9.39
	SHRIRAM CITY UNION FIN. COMPANY LIMITED FOR SENIOR CITIZEN	IND +AA- CARE AA FD	F/R	12	10,000	7.49	10,000	7.54	10,000	7.61	5,000	7.75	7.75
				24		7.49		7.54		7.61		7.75	8.05
				36		7.81		7.86		7.94		8.10	8.77
				48		7.86		7.91		7.99		8.15	9.20
				60		7.95		8.00		8.08		8.25	9.72
13	SUNDARAM HOME FINANCE LTD (INDIVIDUALS) - w.e.f 16th Oct'15 Note: 0.50% p.a. additional interest for Senior Citizens Note: Corporate Deposits are not accepted	ICRA MAA+	F/R	12	10,000	NA	10,000	7.75	NA	NA	10,000	7.75	8.00
				18		NA		7.75				7.75	8.13
				24		NA		8.00				8.00	8.60
				36		7.95		8.00				8.00	8.93
				48		7.70		7.75				7.75	8.98
				60		7.70		7.75				7.75	9.36
	SUNDARAM HOME FINANCE LTD (TRUSTS) - w.e.f 16th Oct'15 Note: Corporate Deposits are not accepted	ICRA MAA+	F/R	12	10,000	NA	10,000	7.75	NA	NA	10,000	7.75	8.00
				18		NA		7.75				7.75	8.13
				24		NA		8.00				8.00	8.60
				36		8.44		8.50				8.50	9.57
				48		8.19		8.25				8.25	9.65
				60		8.19		8.25				8.25	10.08
<b>CAPITAL GAIN BONDS &amp; GOI 8% SAVING BONDS'2003</b>													
S.NO	NAME OF THE COMPANY	TENURE	RATE OF INTEREST										
1	RURAL ELECTRIFICATION CORPORATION LTD (REC) - 54EC BONDS	3 YEARS	5.25% P.A										
2	NATIONAL HIGHWAY AUTHORITY OF INDIA (NHAI) - 54EC BONDS	3 YEARS	5.25% P.A										
3	POWER FINANCE CORPORATION LTD 54EC BONDS	3 YEARS	5.25% P.A										
4	INDIAN RAILWAY FINANCE CORPORATION LTD 54EC BONDS	3 YEARS	5.25% P.A										
4	GOI 8% SAVING BONDS'2003 (TAXABLE) - HDFC BANK LTD	6 YEARS	8% P.A										
5	GOI 8% SAVING BONDS'2003 (TAXABLE) - ICICI BANK LTD	6 YEARS	8% P.A										
<b>Note:</b>													
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.													