

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF October 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.		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		8.11		8.17		8.25		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	5000	8.59	5000	8.66	5000	8.75	5000	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 1st 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		7.72		7.77		7.85		8.00		
				24 to 35 Months	#25000	7.88	#25000	7.93	#25000	8.00	#25000	8.15		
				36 to 47 Months		8.19		8.24		8.33		8.50		
				48 to 60 Months		8.19		8.24		8.33		8.50		
3	CENT BANK HOME FINANCE LIMITED. w.e.f 06th Mar'17 <i>Note: 0.25% p.a. additional interest for Senior Citizens</i>	CRISIL FA	F/R	12 to 15 Months								7.30	7.50	
				18 Months								7.30	7.50	
				19 to 21 Months								7.30	7.50	
				24 to 30 Months	NA	NA	NA	NA	NA	NA	5,000	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	
4	DHFL Fixed Deposit - Aashray Deposit Plus-w.e.f 10th Sep'18 <i>Note: 0.40% p.a additional interest for Deposits from Privilege Customers</i>	CARE AAA FD, BWR FAAA	F/R	12		7.85		7.90		7.95		8.15	NA	
				24		8.10		8.15		8.20		8.40		
				36		8.35		8.40		8.50		8.70		
				48		8.35		8.40		8.50		8.70		
				60	5,000	8.35	5,000	8.40	5,000	8.50	5,000	8.70		
				72		8.35		8.40		8.50		8.70		
				84		8.35		8.40		8.50		8.70		
				96		8.00		8.05		8.10		8.30		
				108		8.00		8.05		8.10		8.30		
				120		8.00		8.05		8.10		8.30		
	DHFL Fixed Deposit - w.e.f 10th Sep'18 <i>Only For Females</i> <i>Note: 0.40% p.a additional interest for Deposits from Privilege Customers</i>	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

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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.	
	DHFL Fixed Deposit - w.e.f 10th Sep'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	8.40	5,000	8.45	5,000	8.55	5,000	8.75	NA
	DHFL Fixed Deposit - w.e.f 10th Sep'18 Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	14 Months	5,000	7.95	5,000	8.00	5,000	8.05	5,000	8.25	NA
	DHFL Fixed Deposit - w.e.f 10th Sep'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	7.85	5,000	7.90	5,000	7.95	5,000	8.15	NA
5	GRUH FINANCE LTD Note: 0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINI BACHAT YOJANA) w.e.f 20th Aug-18	ICRA MAAA CRISIL FAAA	F/R	12 13-23 24-35 36-47 48-59 60-83 84-120	20,000	7.25 7.25 7.25 7.25 7.25 7.25	2,000	7.50 7.50 7.50 7.50 7.50 7.50	NA	NA	2,000	7.75 7.75 7.75 7.75 7.75 7.75	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	7.60 7.60 7.60 7.60 7.60	20,000	7.65 7.65 7.65 7.65 7.65	20,000	7.70 7.70 7.70 7.70 7.70	20,000	7.85 7.85 7.85 7.85 7.85	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	7.70 7.70 7.70 7.70 7.70	20,000	7.75 7.75 7.75 7.75 7.75	20,000	7.80 7.80 7.80 7.80 7.80	20,000	7.95 7.95 7.95 7.95 7.95	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 44	40,000	7.70 7.75 7.70 7.75	20,000	7.75 7.80 7.75 7.80	20,000	7.80 7.85 7.80 7.85	20,000	7.95 8.00 7.95 8.00	NA
	HDFC LTD Premium Deposit - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	15 30	40,000	7.80 7.80	20,000	7.85 7.85	20,000	7.90 7.90	20,000	8.05 8.05	NA
	HDFC LTD Special Deposit Plan - (Individuals) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33 66	40,000	7.85 7.85	20,000	7.90 7.90	20,000	7.95 7.95	20,000	8.10 8.10	7.90 7.90
	HDFC LTD Special Deposit Plan - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33 66	40,000	7.85 7.85	20,000	7.90 7.90	20,000	7.95 7.95	20,000	8.10 8.10	7.90 7.90
	HDFC LTD Smart Deposits for Corporates - Deposit Size up to Rs 20 Crores	ICRA MAAA	F/R	31-90 Days 91-180 Days 181 Days < 12 Months 12 Months -60 Mths	500,000	NA NA NA 7.50	NA NA NA 7.55	NA NA NA 7.60	NA NA NA 7.60	NA NA NA 7.60	NA NA NA 7.60	NA NA NA 7.75	6.50 7.00 7.30 7.75
7	HUDCO - (Individuals & HUFs) w.e.f from 10th July-18 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	CARE AAA(FD) ICRA MAAA	F/R	12 24 36 48 60	NA	NA	50,000	7.30 7.30 7.30 7.05 7.05	50,000	7.35 7.35 7.35 7.10 7.10	10,000	7.50 7.50 7.50 7.25 7.25	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.
	HUDCO - (Company,Firm,Trust ect.) w.e.f from 10th July-18 <i>Note: An Additional Interest Rate of 0.25% p.a is payable for Deposits received from Senior Citizens.</i> <i>In case of Single Deposit of > Rs. 25 Cr and above must take prior written permission from Head Office</i>	CARE AAA(FD) ICRA MAAA	F/R	12 24 36 48 60	NA NA	NA NA	50,000 50,000	7.05 7.05 7.05 6.80 6.80	50,000 50,000	7.10 7.10 7.10 6.85 6.85	10,000 10,000	7.25 7.25 7.25 7.00 7.00	NA NA
8	ICICI HOME FINANCE LTD - w.e.f 14th Aug-18 <i>Note: 0.25% extra interest for Senior Citizen Deposits.</i> <i>Note:These interest rates are applicable only on ticket slabs <= Rs. 1 Crore.</i> <i>In case of deposits of above Rs. 1 Cr, prior approval need to be obtained from company about interest rates.</i>	CARE AAA FD, ICRA MAAA	F/R	12 15 20 30 35 40 60	40,000 40,000	40,000 40,000	20,000 20,000	7.50 7.55 7.60 7.65 7.70 7.75 7.80 7.85	NA NA	NA NA	10,000 10,000	7.75 7.80 7.85 8.00 8.00 8.10 8.15	NA NA
9	LIC HOUSING FINANCE LTD (Public Deposits & Corporate Deposits) <i>Note: 0.25% extra interest for Senior citizen on deposits from Rs.10,000 upto Rs 25 Crores</i> Interest Rates applicable for deposit size Upto Rs.25 Cr only <i>In case of deposits of above Rs. 25 Cr, prior approval need to be obtained from company about Brokerage and interest rates.</i>	CRISIL FAAA/STABLE	F/R	12 18 24 36 60	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	10,000 10,000	7.55 7.65 7.65 7.70 7.85	NA NA
10	KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD <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 24 36 48 60	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	10,000 10,000	8.25 8.25 8.25 8.00 8.00	NA NA
11	MAHINDRA & MAHINDRA FINANCIAL SERV. LTD w.ef from 20th Aug-18 <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 18 24 36 48 60	NA NA	NA NA	50,000 50,000	7.80 - 8.15 8.30 8.30 8.30	25,000 25,000	7.85 - 8.20 8.35 8.35 8.35	5000 (Micro deposit) / 10000 (Normal Deposit)	8.00 8.10 8.35 8.50 8.50 8.50	8.00 8.32 8.70 9.24 9.65 10.07
12	PNB HOUSING FINANCE LIMITED <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 24 to 35 36 to 47 48 to 59 60 to 71 72 to 84 120	100,000 100,000	100,000 100,000	50,000 50,000	7.65 7.80 8.05 8.10 8.15 8.00 7.95	20,000 20,000	7.70 7.85 8.10 8.15 8.20 8.05 8.00	20,000 20,000	7.95 8.10 8.35 8.40 8.45 8.30 8.25	NA NA
	PNB HOUSING FINANCE LIMITED - SPECIAL DEPOSIT <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 22 30 44	100,000 100,000	100,000 100,000	50,000 50,000	7.70 7.90 8.00 8.15	20,000 20,000	7.75 7.95 8.05 8.20	20,000 20,000	8.00 8.20 8.30 8.45	NA NA
13	SHRIRAM TRANSPORT FIN. COMP. LTD UNNATI DEPOSITS - w.e.f 22nd Aug'18	ICRA MAA+ CRISIL FAAA	F/R	12 24 36 48 60	25,000 25,000	25,000 25,000	25,000 25,000	7.72 8.00 8.42 8.42 8.42	25,000 25,000	7.77 8.05 8.48 8.48 8.48	25,000 25,000	7.85 8.13 8.57 8.57 8.57	8.00 8.64 9.54 9.97 10.42
	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS <i>FOR SENIOR CITIZEN - w.e.f 22nd Aug'18</i>	ICRA MAA+ CRISIL FAAA	F/R	12 24 36 48	25,000 25,000	25,000 25,000	25,000 25,000	7.95 8.23 8.65 8.65	25,000 25,000	8.00 8.29 8.71 8.71	25,000 25,000	8.08 8.37 8.81 8.81	8.25 8.91 9.84 10.29

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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.)
				60		8.65		8.71		8.81		9.00	10.77
14	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 22nd Aug'18	ICRA MAA+	F/R	12	10,000	7.72	10,000	7.77	10,000	7.85	5,000	8.00	8.00
				24		8.00		8.05		8.13		8.30	8.64
				36		8.42		8.48		8.57		8.75	9.54
				48		8.42		8.48		8.57		8.75	9.97
				60		8.42		8.48		8.57		8.75	10.42
	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 22nd Aug'18 FOR SENIOR CITIZEN	ICRA MAA+	F/R	12	10,000	7.95	10,000	8.00	10,000	8.08	5,000	8.25	8.25
				24		8.23		8.29		8.37		8.55	8.91
				36		8.65		8.71		8.81		9.00	9.84
				48		8.65		8.71		8.81		9.00	10.29
				60		8.65		8.71		8.81		9.00	10.77
15	SUNDARAM HOME FINANCE LTD (INDIVIDUALS) - w.e.f 16th Dec'16 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	6.75	NA	NA	10,000	6.75	6.90
				18		NA		6.75				6.75	7.07
				24		NA		7.25				7.25	7.75
				36		7.21		7.25				7.25	8.03
				48		6.71		6.75				6.75	7.68
	60	6.71	6.75	6.75	7.94								
	SUNDARAM HOME FINANCE LTD (TRUSTS) - w.e.f 16th Dec'16 Note: Corporate Deposits are not accepted	ICRA MAA+	F/R	12	10,000	NA	10,000	6.75	NA	NA	10,000	6.75	6.90
				18		NA		6.75				6.75	7.07
				24		NA		7.25				7.25	7.75
				36		7.70		7.75				7.75	8.63
48				7.21		7.25		7.25				8.33	
60	7.21	7.25	7.25	8.64									
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.													