

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF June 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	BAJAJ FINANCE LIMITED - w.e.f 05th June'18 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	CRISIL FAAA ICRA MAAA	F/R	12 to 14 Months	#25000	7.35	#25000	7.39	#25000	7.46	#25000	7.60	NA	
				15 Months	#100000	7.60	#100000	7.64	#100000	7.71	#100000	7.85		
				16 to 23 Months	#25000	7.35	#25000	7.39	#25000	7.46	#25000	7.60		
				24 to 35 Months		7.88		7.93		8.00		8.15		
				36 to 47 Months		8.13		8.18		8.25		8.40		
				48 to 60 Months		8.13		8.18		8.25		8.40		
2	CENT BANK HOME FINANCE LIMITED. w.e.f 06th Mar'17 Note: 0.25% p.a. additional interest for Senior Citizens	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-w.e.f 8th Jun'18 Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	12	2,000	2,000	2,000	2,000	2,000	2,000	2,000	7.35	7.40	7.70
				24								7.65	7.70	8.00
				36								8.10	8.15	8.45
				48								8.15	8.20	8.50
				60								8.15	8.20	8.50
				72								7.90	7.95	8.25
				84								7.90	7.95	8.25
				96								7.90	7.95	8.25
				108								7.90	7.95	8.25
				120								7.90	7.95	8.25
				12								7.50	7.55	7.85
				24								7.50	7.55	7.85
				36								7.50	7.55	7.85
				48								7.50	7.55	7.85
60	7.50	7.55	7.85											
DEWAN HOUSING FINANCE CORP. LTD - SWAYAM SIDHA DEPOSIT Only For Females Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	18 Months	10,000	7.55	10,000	7.60	10,000	7.70	10,000	7.90	NA		
DEWAN HOUSING FINANCE CORP. LTD - Aashray Deposit Plus 40 Months -w.e.f 1st April'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	2,000	8.15	2,000	8.20	2,000	8.30	2,000	8.50	NA		
DEWAN HOUSING FINANCE CORP. LTD - Aashray Deposit Plus 14 Months Note: 0.40% p.a additional interest for Deposits from Privilege Customers	CARE AAA FD, BWR FAAA	F/R	14 Months	10,000	7.55	10,000	7.60	10,000	7.70	10,000	7.90	NA		
DEWAN HOUSING FINANCE CORP. LTD-Aashray 13 Months Trust Deposit (Deposits < 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	50,000	7.40	50,000	7.45	50,000	7.55	50,000	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-DOUBLE MY MONEY <i>Note: 0.40% p.a additional interest for Deposits from Privilege Customers</i>	CARE AAA FD, BWR FAAA	F/R	107 Months	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	GRUH FINANCE LTD <i>Note: 0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINGI BACHAT YOJANA)</i>	ICRA MAAA CRISIL FAAA	F/R	12 13-23 24-35 36-47 48-59 60-83 84-120	20,000	6.50 6.50 6.75 7.00 6.75 6.50 6.25	2,000	6.75 6.75 7.00 7.25 7.00 6.75 6.50	NA	NA	2,000	7.00 7.00 7.25 7.50 7.25 7.00 6.75	NA
4	HDFC LTD - (INDIVIDUALS & TRUSTS) <i>Note: 0.25% extra interest for Senior Citizen Deposits up to 1 Crore only</i> <i>Note: These interest rates are applicable only for deposit size <= Rs. 3 Crore</i>	CRISIL FAAA ICRA MAAA	F/R	12-23 24-35 36-47 48-59 60	40,000	7.15 7.10 7.10 7.10 7.10	20,000	7.20 7.15 7.15 7.15 7.15	20,000	7.25 7.20 7.20 7.20 7.20	20,000	7.40 7.35 7.35 7.35 7.35	NA
	HDFC LTD - (INDIVIDUALS & TRUSTS) <i>Note: 0.25% extra interest for Senior Citizen Deposits up to 1 Crore only</i> <i>Note: These interest rates are applicable only for deposit size > Rs. 3 Crore</i>	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) <i>Note: These rates are applicable only for deposits less than Rs. 2 Crore</i> <i>Note: 0.25% extra interest for Senior Citizen Deposits upto Rs. 1 Crore only.</i>	CRISIL FAAA ICRA MAAA	F/R	15 22 30 44	40,000	7.25 7.25 7.20 7.25	20,000	7.30 7.30 7.25 7.30	20,000	7.35 7.35 7.30 7.35	20,000	7.50 7.50 7.45 7.50	NA
	HDFC LTD Premium Deposit - (Trusts) - Deposit Size <=Rs.5 Crores	CRISIL FAAA ICRA MAAA	F/R	15 30	40,000	7.25 7.20	20,000	7.20 7.30	20,000	7.25 7.30	20,000	7.50 7.45	NA
	HDFC LTD Special Deposit Plan - (Individuals) - Deposit Size <=Rs.5 Crores	CRISIL FAAA ICRA MAAA	F/R	33 66	40,000	7.30 7.30	20,000	7.35 7.35	20,000	7.40 7.40	20,000	7.55 7.55	7.55 7.55
	HDFC LTD Special Deposit Plan - (Trusts) - Deposit Size <=Rs.5 Crores	CRISIL FAAA ICRA MAAA	F/R	33 66	40,000	7.30 7.30	20,000	7.35 7.35	20,000	7.40 7.40	20,000	7.55 7.55	7.55 7.55
	HDFC LTD Smart Deposits for Corporates - Deposit Size up to Rs 10 Crores	ICRA MAAA	F/R	31-90 Days 91-180 Days 181 Days < 12 Months 12 Months -23 Mths 24 Months -60 Mths	500,000	NA NA NA 7.15 7.10	NA NA NA 7.20 7.15	NA NA NA 7.25 7.15	NA NA NA 7.25 7.20	NA NA NA 7.25 7.20	NA NA NA 7.40 7.35	NA NA NA 7.40 7.35	6.25 6.50 6.75 7.40 7.35
5	HUDCO - (Individuals & HUFs) <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>	FITCH tAA+(ind), CARE AA+(FD)	F/R	12 24 36 48 60	NA	NA	50,000	7.05 7.05 7.05 6.80 6.80	50,000	7.10 7.10 7.10 6.85 6.85	10,000	7.25 7.25 7.25 7.00 7.00	NA
	HUDCO - (Company,Firm,Trust ect.) <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>	FITCH tAA+(ind), CARE AA+(FD)	F/R	12 24 36 48 60	NA	NA	50,000	6.80 6.80 6.80 6.55 6.55	50,000	6.85 6.85 6.85 6.60 6.60	10,000	7.00 7.00 7.00 6.75 6.75	NA
6	ICICI HOME FINANCE LTD <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	12-23 24-35 36-47 48-60	40,000	7.10 7.20 7.15 7.15	20,000	7.15 7.25 7.20 7.20	NA	NA	10,000	7.35 7.45 7.40 7.40	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.			
	ICICI HOME FINANCE LTD - SPECIAL SCHEME RATES Note: 0.25% extra interest for Senior Citizen Deposits. 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	NA	NA	10,000	NA	NA	7.40	NA			
				15										7.35	7.40	7.60
				20										7.35	7.40	7.60
				30										7.30	7.35	7.55
				35										7.30	7.35	7.55
				40										7.30	7.35	7.55
				60										7.30	7.35	7.55
7	LIC HOUSING FINANCE LTD (Public Deposits & Corporate Deposits) 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 InterestInterest Rates applicable for deposit size Upto Rs.25 Cr only In case of deposits of above Rs. 25 Cr, prior approval need to be obtained from company about Brokerage and interest rates.	CRISIL FAAA/STABLE	F/R	12	NA	NA	NA	NA	10,000	NA	NA	7.30	NA			
				18								7.35				
				24								7.40				
				36								7.45				
				60								7.45				
8	KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD 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	10,000	NA	NA	8.25	NA			
				24								8.25				
				36								8.25				
				48								8.00				
				60								8.00				
9	MAHINDRA & MAHINDRA FINANCIAL SERV. LTD 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 11th June 2018	FAAA by CRISIL	F/R	12	NA	NA	50,000	25,000	5000 (Micro deposit) / 10000 (Normal Deposit)	7.70	7.75	7.70	7.75			
				18								8.05		8.25		
				24								8.30		8.50		
				36								8.30		8.50		
				48								8.30		8.50		
				60								8.30		8.50		
				10.07												
10	PNB HOUSING FINANCE LIMITED 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 to 23	100,000	50,000	20,000	20,000	20,000	7.50	7.60	7.25	7.30			
				24 to 35								7.30		7.35		
				36 to 47								7.60		7.65		
				48 to 59								7.60		7.65		
				60 to 71								7.70		7.75		
				72 to 84								7.70		7.75		
				120								7.70		7.75		
	PNB HOUSING FINANCE LIMITED - SPECIAL DEPOSIT 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	20,000	20,000	20,000	7.70	7.70	7.40	7.45			
				22								7.40		7.45		
				30								7.40		7.45		
				44								7.70		7.75		
				7.75												
				7.80												
11	SHRIRAM TRANSPORT FIN. COMP. LTD UNNATI DEPOSITS - w.e.f 15th June'18	ICRA MAA+ CRISIL FAA+	F/R	12	25,000	25,000	25,000	25,000	25,000	7.75	8.00	7.49	7.54			
				24								7.72		7.77		
				36								8.28		8.34		
				48								8.28		8.34		
				60								8.28		8.34		
	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS FOR SENIOR CITIZEN - w.e.f 15th June'18	ICRA MAA+ CRISIL FAA+	F/R	12	25,000	25,000	25,000	25,000	25,000	8.00	8.00	7.72	8.00			
				24								7.95		8.00		
				36								8.51		8.57		
				48								8.51		8.57		
				60								8.51		8.57		
12	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 15th June'18	IND tAA-CARE AA FD	F/R	12	10,000	10,000	10,000	10,000	5,000	7.75	8.00	7.49	7.54			
				24								7.72		7.77		
				36								8.28		8.34		
				48								8.28		8.34		
				8.60												

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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		8.28		8.34		8.42		8.60	10.21
	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 15th June'18 FOR SENIOR CITIZEN	IND tAA-CARE AA FD	F/R	12		7.72		7.77		7.85		8.00	8.00
				24		7.95		8.00		8.08		8.25	8.59
				36	10,000	8.51	10,000	8.57	10,000	8.66	5,000	8.85	9.66
				48		8.51		8.57		8.66		8.85	10.10
				60		8.51		8.57		8.66		8.85	10.56
13	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		NA		6.75				6.75	6.90
				18		NA		6.75				6.75	7.07
				24	10,000	NA	10,000	7.25	NA	NA	10,000	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		NA		6.75				6.75	6.90
				18		NA		6.75				6.75	7.07
				24	10,000	NA	10,000	7.25	NA	NA	10,000	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.													