

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF MAY 2021

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 1st February 2021 Additional interest for Special Category customers: 0.25% for Senior Citizens.0.10% for Segment for online transaction 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	#25000	#25000	#25000	#25000	#25000	6.15	NA			
				24 to 35 Months								5.98	6.01	6.06
				36 to 47 Months								6.41	6.44	6.49
				48 to 60 Months								6.79	6.82	6.88
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 Revised Rates applicable from 30th March 2021	CRISIL FAAA ICRA MAAA	F/R	12-23	40,000	20,000	20,000	20,000	20,000	-	5.70			
				24-35						5.50	5.55	5.60	5.85	
				36-47						5.65	5.70	5.75	6.05	
				48-59						5.85	5.90	5.95	6.05	
				60-71						5.85	5.90	5.95	6.40	
				72-83						6.20	6.25	6.30	6.40	
				84-120						6.20	6.25	6.40	6.55	
				84-120						6.35	6.40	6.45	6.55	
	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	40,000	20,000	20,000	20,000	20,000	-	5.60			
				24-35						5.40	5.45	5.50	5.75	
				36-47						5.55	5.60	5.65	5.95	
				48-59						5.75	5.80	5.85	5.95	
				60.71						5.75	5.80	5.85	6.30	
				72-83						6.10	6.15	6.20	6.30	
				84-120						6.10	6.15	6.20	6.30	
				84-120						6.25	6.30	6.35	6.45	
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	40,000	20,000	20,000	20,000	20,000	-	5.45				
			24-35						5.25	5.30	5.35	5.55		
			36-47						5.35	5.40	5.45	5.95		
			48-59						5.75	5.80	5.85	5.95		
			60-83						5.75	5.80	5.85	6.15		
			84-120						6.05	6.10	6.15	6.25		
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	40,000	20,000	20,000	20,000	20,000	-	5.80				
			22						5.60	5.65	5.70	5.95		
			30						5.75	5.80	5.85	6.00		
			44						5.80	5.85	5.90	6.00		
HDFC LTD Premium Deposit - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	15	40,000	20,000	20,000	20,000	20,000	-	5.75				
			30						5.55	5.60	5.65	5.90		
HDFC LTD Special Deposit Plan - (Individuals) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33	40,000	20,000	20,000	20,000	20,000	6.20	6.20				
			66						6.00	6.05	6.10	6.60		
			99						6.40	6.45	6.50	6.65		
HDFC LTD Special Deposit Plan - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33	40,000	20,000	20,000	20,000	20,000	6.05	6.05				
			66						5.85	5.90	5.95	6.50		
			99						6.30	6.35	6.40	6.55		
HDFC LTD RECURRING Deposit Plan - (Individuals)	CRISIL FAAA ICRA MAAA	F/R	12-23	NA	NA	NA	NA	2,000	5.35	NA				
			24-35						5.50					
			36-60						5.65					
HDFC LTD Smart Deposits for Corporates - Deposit Size up to Rs 2 Crores	ICRA MAAA	F/R	31-44 Days	500,000	500,000	500,000	500,000	500,000	3.10	NA				
			45-90 Days						NA	4.00	NA			
			91-180 Days						NA	4.40	NA			
			181 Days < 12 Months						NA	5.00	NA			
			12 Months -35 Mths						NA	5.40	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.	
				36-59 Mths		NA		5.53		NA		5.65	NA
				60 Mths		NA		5.63		NA		5.75	NA
	HDFC LTD Smart Deposits for Corporates - Deposit Size Above Rs 2 Cr to Upto Rs.5 Cr	ICRA MAAA	F/R	31-44 Days	500,000	NA	500,000	NA	500,000	NA	500,000	3.05	NA
			45-90 Days	NA		NA		3.95		NA			
			91-180 Days	NA		NA		4.35		NA			
			181 Days < 12 Months	NA		NA		4.95		NA			
			12 Months -35 Mths	NA		5.25		5.35		NA			
			36-59 Mths	NA		5.39		5.50		NA			
			60 Mths	NA		5.49		5.60		NA			
	HDFC LTD Smart Deposits for Corporates - Deposit Size Above Rs 5 Cr to Upto Rs.10 Cr	ICRA MAAA	F/R	31-44 Days	500,000	NA	500,000	NA	500,000	NA	500,000	3.00	NA
			45-90 Days	NA		NA		3.90		NA			
			91-180 Days	NA		NA		4.30		NA			
			181 Days < 12 Months	NA		NA		4.90		NA			
			12 Months -35 Mths	NA		5.10		5.20		NA			
			36-59 Mths	NA		5.24		5.35		NA			
			60 Mths	NA		5.34		5.45		NA			
	HDFC LTD Smart Deposits for Corporates - Deposit Size Above Rs 10 Cr to Upto Rs.20 Cr	ICRA MAAA	F/R	31-44 Days	500,000	NA	500,000	NA	500,000	NA	500,000	2.95	NA
			45-90 Days	NA		NA		3.85		NA			
			91-180 Days	NA		NA		4.25		NA			
			181 Days < 12 Months	NA		NA		4.85		NA			
			12 Months -35 Mths	NA		5.00		5.10		NA			
			36-59 Mths	NA		5.15		5.25		NA			
			60 Mths	NA		5.25		5.35		NA			
3	ICICI HOME FINANCE LTD - w.e.f 15th Apr '2021 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. 2 Cr, prior approval need to be obtained from company about interest rates.	CARE AAA FD, ICRA MAAA	F/R	>=12 to <24	40,000	5.55	20,000	5.60	NA	NA	10,000	5.70	5.70
			>=24 to <36	5.70		5.75		5.85				6.02	
			>=36 to <48	5.90		5.95		6.05				6.42	
			>=48 to <60	6.10		6.15		6.30				6.92	
			>=60 to <72	6.25		6.30		6.45				7.34	
			>=72 to <120	6.45		6.50		6.65				7.86	
	ICICI HOME FINANCE LTD - Special Scheme Rates - w.e.f 15th Apr '2021 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. 2 Cr, prior approval need to be obtained from company about interest rates.	CARE AAA FD, ICRA MAAA	F/R	39	40,000	6.10	20,000	6.15	NA	NA	10,000	6.30	6.77
			45	6.15		6.20		6.35				6.94	
			65	6.45		6.50		6.65				7.72	
4	LIC HOUSING FIN LTD (Public Deposits & Corporate Deposits) - w.e.f 1st Apr 2021 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	2,00,000	5.10	NA	NA	NA	NA	20,000	5.25	NA
			18	5.35		5.50							
			24	5.50		5.65							
			36	5.60		5.75							
			60	5.60		5.75							
5	MAHINDRA & MAHINDRA FINANCIAL SERV. LTD w.ef from 1st May 2021 Note: 0.25% extra interest for Senior Citizen Deposits For Single Deposit Size up to Rs. 1 Crore	FAAA by CRISIL	F/R	12	50,000	5.15	50,000	5.50	25,000	5,000 (Micro deposit) / 10000	5,000	5.70	5.70
			24	5.65		6.00		6.20				6.39	
			36	5.75		6.10		6.30				6.71	
			48	5.90		6.25		6.45				7.10	

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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.	
				60		5.90		6.25		6.35	(Normal Deposit)	6.45	7.34
6	PNB HOUSING FINANCE LIMITED w.e.f. from 28th Nov 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 24 to 35 36 to 47 48 to 59 60 to 71 72 to 84 120	25,000	5.74 5.98 6.40 6.40 6.50 6.50 6.50	25,000	5.77 6.01 6.44 6.44 6.53 6.53 6.53	10,000	5.81 6.05 6.49 6.49 6.59 6.59 6.59	10,000	5.90 6.15 6.60 6.60 6.70 6.70 6.70	5.90 6.34 7.05 7.28 7.66 7.93 9.13
7	SHRIRAM TRANSPORT FIN. COMP. LTD UNNATI DEPOSITS - w.e.f 1st April 2021 <i>Note: 0.25% extra interest for Renewal Deposits</i>	ICRA MAA+ CRISIL FAAA	F/R	12 24 36 48 60	25,000	7.01 7.25 7.72 7.81 7.95	25,000	7.06 7.30 7.77 7.87 8.01	25,000	7.12 7.37 7.85 7.94 8.09	25,000	7.25 7.50 8.00 8.10 8.25	7.25 7.78 8.66 9.14 9.73
	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS FOR SENIOR CITIZEN - w.e.f 1st April 2021 <i>Note: 0.25% extra interest for Renewal Deposits</i>	ICRA MAA+ CRISIL FAAA	F/R	12 24 36 48 60	25,000	7.41 7.65 8.12 8.21 8.35	25,000	7.46 7.70 8.18 8.27 8.41	25,000	7.53 7.78 8.26 8.36 8.50	25,000	7.67 7.93 8.43 8.53 8.68	7.67 8.24 9.17 9.69 10.33
	SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI RECURRING DEPOSITS	ICRA MAA+ CRISIL FAAA	F/R	12 24 36 48 60	NA	NA	NA	NA	NA	NA	1,000	7.28 7.37 8.43 8.59 8.75	NA
8	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 1st April 2021 <i>Note: 0.40% extra interest for Senior Citizen Deposits</i>	ICRA MAA+	F/R	12 24 36 48 60	10,000	7.01 7.25 7.72 7.81 7.95	25,000	7.06 7.30 7.77 7.87 8.01	25,000	7.12 7.37 7.85 7.94 8.09	25,000	7.25 7.50 8.00 8.10 8.25	7.25 7.78 8.66 9.14 9.73
	SHRIRAM CITY UNION FIN. COMPANY LIMITED - RECURRING DEPOSITS	ICRA MAA+ CRISIL FAAA	F/R	12 24 36 48 60	NA	NA	NA	NA	NA	NA	1,000	7.28 7.37 8.43 8.59 8.75	NA
9	SUNDARAM HOME FINANCE LTD (INDIVIDUALS) - w.e.f 1st Sep 2020 <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 24 36 48 60	10,000	- - 6.22 6.22 6.22	10,000	5.75 6.00 6.25 6.25 6.25	NA	NA	10,000	5.75 6.00 6.25 6.25 6.25	5.90 6.30 6.80 7.05 7.28
CAPITAL GAIN BONDS & RBI FLOATING RATE SAVINGS BONDS'2020													
S.NO	NAME OF THE COMPANY	TENURE	RATE OF INTEREST										
1	RURAL ELECTRIFICATION CORPORATION LTD (REC) - 54EC BONDS	5 YEARS	5.00% P.A										
2	NATIONAL HIGHWAY AUTHORITY OF INDIA (NHAI) - 54EC BONDS	5 YEARS	5.00% P.A										
3	POWER FINANCE CORPORATION LTD 54EC BONDS	5 YEARS	5.00% P.A										
4	INDIAN RAILWAY FINANCE CORPORATION LTD 54EC BONDS	5 YEARS	5.00% P.A										
5	RBI FLOATING RATE SAVINGS BONDS 2020 (TAXABLE)	7 YEARS	7.15% 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.													