



**FD Updates >> Quarter >> January to March'2015**

➤ **J K Fenner (India) Limited Formerly known as Fenner (India) Limited have started accepting fresh deposits w.e.f 17<sup>th</sup> January '2015**

**Credit Rating : CRISIL LTD FA+**

**Type of Deposit : Unsecured**

Period	ROI p.a % payable quarterly	Minimum Amt of Deposit
1 year	9.00%	25,000/-
2 Years	9.25%	25,000/-
3 Years	9.50%	25,000/-

**0.50% additional interest to senior citizen(above 60yrs), shareholders & person investing Rs.5Lacs & above**

**Cheque to be made in favour of : J.K. Fenner (India) Limited**

**Enclosures :**

1. Pan card copy of all applicants self attested & cancelled cheque copy.
2. CTS & Payable at par cheque to be collected along with the applications.
3. Outstation applicants should send DD payable at Madurai or places where Co's offices are situated.

➤ **HDFC Retail Deposit Rates w.e.f. January 23, 2015**

HDFC Deposits (Fixed & Variable Rates)						HDFC Recurring Deposits Plan (For Resident Individuals Only)				
Interest Rates on Deposits upto ₹ 5 Crores (For Individuals & Trusts)						Fixed Rate Option				
Rate of Interest (p.a.)						Period (Months)	Rate of Interest (p.a.) <sup>1</sup>	Maturity Value (Monthly Instalment Amount ₹ 1000/-)		
Period (Months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option <sup>2</sup>	Period (Months)	Rate of Interest (p.a.) <sup>1</sup>	Maturity Value <sup>3</sup> (₹)		
12 - 23	8.80%	8.85%	8.95%	-	9.15%	12	8.50%	12,553		
24 - 35	8.80%	8.85%	8.95%	9.15%	9.15%	24	8.50%	26,172		
36 - 60	8.85%	8.90%	9.00%	9.20%	9.20%	36	8.50%	40,950		
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	48	8.50%	56,983		
						60	8.50%	74,379		
<b>HDFC Premium DEPOSITS</b> Interest Rates on Deposits upto ₹ 5 Crores (For Individuals & Trusts) Fixed Rates only (p.a.)						<b>DOUBLE MONEY PLAN</b>				
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option <sup>2</sup>	Period (Months)	Regular	Sr. Citizens		
15 / 30 Months	8.90%	8.95%	9.05%	9.25% <sup>1</sup>	9.25%	95	9.15%	9.35%		
22 / 44 Months	8.95%	9.00%	9.10%	9.30%	9.30%	Maturity Value (for a Deposit of ₹ 1,000)	₹ 2,000 <sup>3</sup>	₹ 2,000 <sup>3</sup>		
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	*Subject to TDS				
<b>Senior Citizen (60 years and above)</b> Additional Interest Rate (for Deposits upto ₹ 1 crore only)		<b>Specified Investment</b> HDFC Trust deposits is a specified investment under section 11(5)(ii) of the Income Tax Act, 1961.				Additional Interest rate for Senior Citizens is not applicable on HDFC Recurring Deposits Plan. For interest rates on deposits above ₹ 2 crores, please contact nearest HDFC Branch. Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit. Other Terms and Conditions as per Deposit Application Form.				
0.25% p.a.						<b>RATES EFFECTIVE FROM JANUARY 23, 2015</b>				
*For Cumulative Option, interest is compounded annually on March 31. †For 30 months only.						<b>HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED</b> Regd. Office: Fenner House, H T Panathil Marg, 160, Backbay Reclamation, Changanassery, Madurai 625 025. Phone: 0474-280002 (for Deposits only) Toll Free No: 1-800-20-2022 (for ATMs & BSMs, Fenner). Email: deposits@hdfc.com Website: www.hdfc.com CIN: L31100MH1977PLD190016				

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➤ Sudarshan Chemicals starts acceptance of Fresh deposits w.e.f 1st February 2015.

# SUDARSHAN

## SUDARSHAN CHEMICAL INDUSTRIES LIMITED

Regd. office / Global Head Office: 162 Wellesley Road, Pune - 411 001.  
CIN : L24119PN1951PLC008409 Tel. No.: 020 - 26026200 Fax. No.: 020 - 26058222

FIXED DEPOSIT SCHEME (NON CUMULATIVE DEPOSIT)		CREDIT RATING * IND 1A+ / LOW CREDIT RISK	
Minimum Deposit	Period	Interest Payment	Rate of Interest per annum
Rs. 25,000/-	3 Years	Quarterly	10.25%

HIGHLIGHTS

- Deposits will be accepted only from Resident individuals, HUFs, Private Trusts, and Minors through their guardians in multiples of Rs. 5,000, subject to a minimum of Rs. 25,000.
- Income tax PAN is mandatorily required in case of all the applicants, including minor, and copies of PAN card are to be submitted along with the application form.
- Interest will be calculated on a 365/366 days basis from the date of registration of cheque / draft by the Company and will be payable quarterly on 30<sup>th</sup> June, 30<sup>th</sup> September, 31<sup>st</sup> December, 31<sup>st</sup> March and on the date of maturity of the deposits.
- Payment of interest and repayment of principal amount will be made by Electronic Transfer in favour of the sole/slot named depositor.
- Deduction of income tax or source from interest amount, where applicable, shall be made in accordance with the Income Tax Act, 1961. However, income tax will not be deducted if prescribed form 130A/31 claiming exemption from deduction of tax at source for each deposit is furnished to the register to the beginning of each financial year and in any other case of least 30 days before the due date of the payment of interest.
- The rate of interest is subject to revision as may be notified under the Companies (Acceptance of Deposits) Rules, 2014, as amended upto date.

HOW TO APPLY

- Payment should be made by cheque/demand draft drawn on a scheduled bank and provided you are of any of the collection centers mentioned below. The cheque/demand draft should be crossed "Account Payee Only and drawee branch of "Sudarshan Chemical Industries Limited".
- To prevent fraudulent encashment of cheques and to facilitate credit through Electronic mode, applicants are mandatorily required to give details of bank account (including the MICR & IFSC codes) of the sole/slot named Depositor, into which the interest and refund will be credited, by submitting copy of cheque/encashed cheque. Applications without bank account and PAN details will be deemed incomplete and are liable to be rejected.
- The Application form duly filled in, along with the cheque/demand draft, should be submitted to the collection centers as given below:

➤ Mahindra Finance Samruddhi Deposits - New Interest Rates wef 9th Feb 2015

CUMULATIVE SCHEME					NON CUMULATIVE SCHEME		
Minimum Amount(Rs.)	Period (Months)	Amount Payable(Rs.)	Interest p.a*	Effective Yield p.a*	Period(Months)	Interest p.a*#(Half yearly)	Interest p.a*#(Quarterly)
10,000	12	10,900	9.00	9.00	12	8.50	8.40
	18	11,430	9.25	9.53	24	9.25	9.15
	24	11,936	9.25	9.68	36	9.25	9.15
	36	13,040	9.25	10.13	48	9.00	8.90
	48	14,246	9.25	10.61	60	9.00	8.90
	60	15,563	9.25	11.13	Min. Amount(Rs.)	25,000	50,000

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➤ **Shriram Transport Finance Company Limited revised rates w.e.f 1<sup>st</sup> February'2015**

**SHRIRAM UNNATI FIXED DEPOSITS**

**Application for Deposit**

CRISIL rating indicates high degree of safety  
ICRA rating indicates high credit quality

Fds rated "FAA+ / stable" by CRISIL  
Fds rated "AAA+ / stable" by ICRA

INTEREST RATES - ON FRESH DEPOSITS / RENEWALS (w.e.f. 1<sup>st</sup> February, 2015)

Term (months)	Non-Cumulative Deposits				Cumulative deposits		
	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	Rate (p.a. at Monthly rests)	Effective Yield % p.a.	Maturity value for ₹ 5,000/-
12	8.88	8.95	9.05	9.25	8.88	9.25	5,463.00
24	9.34	9.41	9.52	9.75	9.34	10.23	6,023.00
36	9.80	9.88	10.00	10.25	9.80	11.34	6,701.00
48	9.80	9.88	10.00	10.25	9.80	11.94	7,388.00
60	9.80	9.88	10.00	10.25	9.80	12.58	8,145.00

Non-Cumulative-Cumulative deposits will be accepted in multiples of ₹ 1,000/- subject to a minimum amount of ₹ 5,000/- per deposit for cumulative deposit and ₹ 10,000/- per deposit for non-cumulative deposit and Cumulative deposits can be renewed for maturity value.  
Senior Citizens will get an additional rate of 0.25% per annum (Completed age 60 years on the date of deposit/renewal)

➤ **Shriram City Union Finance Ltd revised rates w.e.f 1<sup>st</sup> February'2015**

**SHRIRAM City**  
MONEY WHEN YOU NEED IT MOST

CIN : L65191TN1996PLC012840  
Regd Office : 123, Angappa Naicken Street, Chennai - 600 001 Phone : +91 44 2534 1431  
Admin Office : New No.221/Old No.129, Royapettah High Road, Mylapore, Chennai 600 004 Phone : +91 44 4391 5300  
Secretarial Office : 144, Santhome High Road, Mylapore, Chennai - 600 004  
Website: www.shriramcity.in Email: sect@shriramcity.in

**INTEREST RATES - ON FRESH DEPOSITS / RENEWALS**

Period (months)	Non-cumulative Deposits				Cumulative Deposit	
	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	Effective Yield % p.a.	Maturity value for ₹ 5,000/-
12	8.88	8.95	9.05	9.25	9.25	5,463
24	9.34	9.41	9.52	9.75	10.23	6,023
36	10.03	10.11	10.24	10.50	11.65	6,747
48	10.03	10.11	10.24	10.50	12.28	7,456
60	10.03	10.11	10.24	10.50	12.96	8,239

Senior citizen will get an additional rate of 0.25% per annum (Completed age 60 years on the date of deposit/renewal)


India's largest Small Business Finance Company in the small loan segment. (Source: "Analysis of Small Loan Credit Market for MFPCs in India - April 2013" by Frost and Sullivan)



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➤ **CEAT LIMITED - FIXED DEPOSIT SCHEME –Acceptance of deposits w.e.f 21<sup>st</sup> January 2015**



**APPLICATION FORM FOR FIXED DEPOSIT / LOAN**

This deposit / loan is subject to the terms and conditions governing the acceptance of deposits / loans printed alongside.  
Please write in block letters and tick (☐) the appropriate box. We the undersigned apply for the placement of Fixed Deposit as under:  
Registered Office: 463, Dr. Annie Besant Road, Worli, Mumbai 400 030. Tel No. 022-24930621 Fax No. 022-24938933  
Website: www.ceat.com CIN:L25100MH1958PLC011041

**FIXED DEPOSIT SCHEMES**

SCHEME A				SCHEME B				
Non Cumulative Interest				Cumulative Interest				
Period	Minimum Deposit (Rs.)	Interest Rate (p.a.)	Effective Yield	Period	Minimum Deposit (Rs.)	Maturity Value (Rs.)	Interest Rate (p.a.)	Effective Yield
1 year	25000	9.00%	9.00%	1 year	25000	27301	9.00%	9.20%
2 years	25000	9.50%	9.50%	2 years	25000	30099	9.50%	10.20%
3 years	25000	9.75%	9.75%	3 years	25000	33264	9.75%	11.02%
Interest Compounded half yearly and payable half yearly				Interest Compounded half yearly and payable on maturity				

**HIGHLIGHTS:**

- An additional interest @ 0.25% p.a. will be paid on Deposits where Sole Depositor or any of the Joint Holders is a shareholder of the Company
- An additional interest @ 0.25% p.a. will be paid on Deposits where Sole or First Depositor is an Employee of the Company
- An additional interest @ 0.25% p.a. will be paid on Deposits where Sole or First Depositor is a Senior Citizen(60 years and above) subject to submission of proof of age
- Depositors falling in more than one category mentioned above shall be paid an additional interest of 0.25% p.a. only.
- Deposits will be accepted by Registrars , Managers to the Fixed Deposit Scheme at their addresses given hereunder, according to the terms and conditions as contained in the Application Form
- Additional amount of renewal in multiples of Rs 1000/- will be accepted.
- Bank charges for payment by demand draft will be borne by the Company.
- Unique nomination facility available.
- Premature withdrawal permissible as per statutory guidelines.
- Income Tax will not be deducted upto an interest amount of Rs 5000/- in a financial year, subject to any change in the applicable tax laws.
- The Company shall be entitled, at its sole discretion and without assigning any reason, to repay the amount of deposits at any time after the expiration of 6 months from the date of the acceptance of the deposit but before the expiry of the period for which such a deposit was accepted by the Company but in such a case, the Company shall pay to the Depositor interest in accordance with the Companies (Acceptance of Deposit) Rules, 2014 for the time being in force and as amended from time to time.
- deposits are subject to Mumbai jurisdiction only.

➤ **Prism Cements : Revision in Interest Rates on Fixed Deposit..w.e.f 7<sup>th</sup> March'2015**

This is to inform you that Fixed Deposit Interest rates will be revised with effect from 07<sup>th</sup> March, 2015. The revised Interest rates will be as follows: -

SCHEME I : NON-CUMULATIVE DEPOSIT		
Period	Rate (p.a)	Interest payable
One year	9.75%	Quarterly on 30 <sup>th</sup> June
Two years	9.75%	30 <sup>th</sup> Sept,31 <sup>st</sup> Dec & 31 <sup>st</sup> Mar

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**SCHEME II: CUMULATIVE DEPOSIT**

Period	Minimum Deposit (Rs)	Amount Payable ( Rs)	Effective Annual Yield
One year	10,000/-	11,011/-	10.11%
Two years	10,000/-	12,124/-	10.62%

➤ **Sundaram BNP Paribas Home Finance Limited rates revision w.e.f 9<sup>th</sup> Feb'2015**

TERM in months	SENIOR CITIZENS		INDIVIDUALS OTHER THAN SENIOR CITIZENS		TRUSTS & OTHERS	
	Rate of Interest % (p.a. at Quarterly rests for Regular Income Scheme and Cumulative Deposit Scheme)	Effective Yield (% p.a. for Cumulative Deposit Scheme)	Rate of Interest % (p.a. at Quarterly rests for Regular Income Scheme and Cumulative Deposit Scheme)	Effective Yield (% p.a. for Cumulative Deposit Scheme)	Rate of Interest % (p.a. at Quarterly rests for Regular Income Scheme and Cumulative Deposit Scheme)	Effective Yield (% p.a. for Cumulative Deposit Scheme)
12	9.25	9.60	8.75	9.00	8.75	9.00
18	9.25	9.80	8.75	9.27	8.75	9.27
24	9.50	10.35	9.00	9.75	9.00	9.75
36	9.50	10.83	9.00	10.20	9.50	10.83
48	9.25	11.05	8.75	10.35	9.25	11.05
60	9.25	11.60	8.75	10.84	9.25	11.60

➤ Monthly interest option available under Regular Income Scheme for 36 months deposits @ 9.43% p.a. and for 48/60 months deposits @ 9.18% p.a. (for senior citizens and trusts) and for persons other than senior citizens @ 8.93% p.a. for 36 months deposits and for 48/60 months deposits @ 8.69% p.a.

- Minimum deposit of Rs.10,000/- per account.
- Interest rates on existing deposits remain unchanged.
- Trust deposits are specified investment under Section 11(5)(ix) of the Income Tax Act, 1961.
- Senior Citizens - Completed 60 years of age on date of deposit/renewal.

➤ **BAJAJ FINANCE LTD – Change in Interest rates w.e.f 1<sup>st</sup> March 2015.**

Please note that, there would be change in Rate of Interest of BFL Fixed Deposit across all tenures from the month of Apr-2015. Details of the change in interest rate will soon be communicated to you.

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➤ **HDFC Ltd** – Change in Interest rates w.e.f 11<sup>th</sup> March 2015.

<b>HDFC Deposits (Fixed &amp; Variable Rates)</b>						<b>HDFC Recurring Deposits Plan (For Resident Individuals Only)</b>				
<b>Interest Rates on Deposits upto ₹ 5 Crores (p.a.) (For Individuals &amp; Trusts)</b>						<b>Fixed Rate Option</b>				
Period (Months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*	Period (Months)	Rate of Interest (p.a.)†	<b>Maturity Value (Monthly Instalment Amount ₹ 1000/-)</b>		
12 - 23	8.70%	8.75%	8.85%	-	9.05%	12 - 60	8.50%	12	8.50%	12,553
24 - 35	8.70%	8.75%	8.85%	9.05%	9.05%			24	8.50%	26,172
36 - 60	8.75%	8.80%	8.90%	9.10%	9.10%			36	8.50%	40,950
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			48	8.50%	56,983
								60	8.50%	74,379
<b>HDFC Premium DEPOSITS</b>						<b>DOUBLE MONEY PLAN</b>				
<b>Interest Rates on Deposits upto ₹ 5 Crores (p.a.) (For Individuals &amp; Trusts)</b>						<b>Regular</b>				
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*	Period (Months)	96	<b>Sr. Citizens</b>		
15 / 30 Months	8.80%	8.85%	8.95%	9.15%*	9.15%	Rate of Interest (per annum)	9.05%	9.25%		
22 / 44 Months	8.85%	8.90%	9.00%	9.20%	9.20%	Maturity Value (for a Deposit of ₹ 1,000)	₹ 2,000*	₹ 2,000*		
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	*Subject to TDS. Minimum Deposit Amount ₹ 20,000/-				
<b>Senior Citizen (60 years and above)</b>						<b>Specified Investment</b>				
Additional Interest Rate (for Deposits upto ₹ 1 crore only)						HDFC Trust deposits is a specified investment under section 11(5)(a) of the Income Tax Act, 1961.				
0.25% p.a.										
*For Cumulative Option, interest is compounded annually on March 31. **for 20 months only.						HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Regd. Office: Naraina House, 111 Park Road, 1100, Sarodaya, New Delhi, Chandigarh, Mumbai 400 022. Phone: 011-26100000 (for Deposits only) Toll Free No. 1-800-20-0202 (for NRI, BPNL, Pension). Email: deposits@hdfc.com Website: www.hdfc.com CN: L12130AH11775D11006				
						<b>RATES EFFECTIVE FROM MARCH 11, 2015</b>				
						<b>HDFC DEPOSITS</b>				

➤ **HDFC Ltd** – Interest Rates on Deposits above 5 Crores & upto 20 Crores w.e.f 11<sup>th</sup> March 2015.

<b>Interest Rates on Deposits above ₹ 5 Crore upto ₹ 20 Crore (For Individuals &amp; Trusts)</b>					
Rate of Interest (p.a.)					
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	8.60%	8.65%	8.75%	-	8.95%
24 - 35 Months	8.60%	8.65%	8.75%	8.95%	8.95%
36 - 60 Months	8.65%	8.70%	8.80%	9.00%	9.00%

\* For Cumulative Option, interest is compounded annually on March 31.

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➤ **HDFC Ltd** – Smart Deposits >> CORPORATES w.e.f 11<sup>th</sup> March 2015.

Period of Deposit	Rate of Interest p.a.		
	Quarterly*	Annual*	Cumulative
<b>Deposit Amount Upto ₹ 1 Crore</b>			
31 days to 90 days	-	-	8.00%
91 days to 180 days	-	-	8.40%
181 days < 12 months	-	-	8.65%
12 months <= 18 months	8.60%	8.90%	8.90%
<b>Deposit Amount &gt; ₹ 1 Crore - ₹ 5 Crore</b>			
31 days to 90 days	-	-	8.00%
91 days to 180 days	-	-	8.40%
181 days < 12 months	-	-	8.65%
12 months <= 18 months	8.60%	8.90%	8.90%
<b>Deposit Amount &gt; ₹ 5 Crore - ₹ 20 Crore</b>			
31 days to 90 days	-	-	8.00%
91 days to 180 days	-	-	8.40%
181 days < 12 months	-	-	8.65%
12 months <= 18 months	8.60%	8.90%	8.90%

Warm Regards,



India Infoline Ltd  
Alternate Channel

**For further queries :**

Please write to us at :- [sbhelpdesk@indiainfoline.com](mailto:sbhelpdesk@indiainfoline.com) along with your associate code.

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