



Fixed Deposit List for the month of June'2018

Note: All Interest rates are subject to revision without prior notice. It is advisable to consult our branch/RM before submitting applications.

*** ROI is subject to change. Please confirm with your servicing branch before submission of deposits.**

FINANCE COMPANIES

Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)				
HDFC Limited Upto 2 crores				12-23m (Upto 2 crores)	24-84m (Upto 2 crores)	12-24m (Above 2 crores)	36-84m (Above 2 crores)	Frequency
Individual upto 2 Crores	40,000	0.25 upto 2 cr	FAAA	7.30%	7.30%	7.35%	7.35%	Monthly
	20,000			7.35%	7.35%	7.40%	7.40%	Quarterly
				7.40%	7.40%	7.45%	7.45%	Half Yearly
				-	7.55%	-	7.60%	Annual
				7.55%	7.55%	7.60%	7.60%	Cum- Int comp ann 31/3
HDFC Ltd Smart Deposit for Corporates				31 days<90 days	91 days< 180 days	181 days < 12mths	12mths - 60mths	Frequency
Upto `20 Crores Individual & Trust -Premium Deposits Above 2Crs & upto to 20 Crs	500000	Above 20 crs prior approval from HDFC Ltd	FAAA	-	-	-	7.25%	Monthly
	20,000	0.25 (upto 1 crore)	FAAA	-	8.90		7.30%	Quarterly
				-	8.90		7.35%	Half Yearly
				-	8.90			Annual
				8.90	8.90			Cumulative
HDFC Limited (Premium Deposits)				15/22 mths-IND	30/44 mths-IND	15months - Trust	30months - Trust	Frequency
Individual -Upto 2 Crores/ Trust & Inst. - Upto 20 Crores	40,000	0.25 (upto 2 crore)	FAAA	7.40%/7.45%	7.40%/7.45%	7.40%	7.40%	Monthly
	20,000			7.45%/7.50%	7.45%/7.50%	7.45%	7.45%	Quarterly
				7.50%/7.55%	7.50%/7.55%	7.50%	7.50%	Half Yearly
				Nil /7.70%	7.65%/7.70%	-	7.65%	Annual
				7.65%/7.70%	7.65%/7.70%	7.65%	7.65%	Cum- Int comp ann 31/3
HDFC Limited (Special Deposit Plan) - upto 20 Crore				33 mths-Ind & Tst	66 mths-Ind & Tst			Frequency
Individuals & Trusts - Upto20 Crores	40,000	0.25 (upto 2 crore)	FAAA	7.50%	7.50%			Monthly
	20,000			7.55%	7.55%			Quarterly
				7.60%	7.60%			Half Yearly
				7.75%	7.75%			Annual
				7.75%	7.75%			Cum- Int comp ann 31/3

Please Note

HDFC Trust Deposits is a specified investment under section 11(5)(ix) of the Income Tax Act 1961

54 EC Capital GainBonds (FY 2018-19) & 7.75% Taxable - BONDS

Bonds	Interest Rate%	Frequency	Term	Minimum Amount
REC - 54EC Series XII	5.75%	Annual	5 Yrs lock in No TDS	20,000
NHAI - 54EC Series XIX				10,000
PFC - 54EC Series II				20,000
IRFC - 54EC Series II				20,000
RBI GOI 7.75% TAXABLE BONDS				
HDFC Bank : (Only Ind & HUF)	7.75%	Half Yearly/Cum	7 yrs	1,000

FINANCE COMPANIES									
Name of the Company	Minimum Amount	Senior Citizen	Credit Rating	(Interest rate %) (Period in Months)					
Dewan Housing Finance Ltd (All the scheme except small saving saving, addl interest of 0.40 will be paid to Sr Citizen & Share Holder				Non Cumulative Scheme					
Including DHFL Health2Wealth				12	24	36	48-60	72-120	Frequency
Privilege Customers: Senior Citizens above 60 yrs, DHFL Shareholders, DHFL Home Loan Customers, Armed Forces Personnel & Widows)	20,000	*0.40% Sr + Addln int for renewals = 0.15%	CARE AAA & BWR FAAA	7.35	7.65	8.10	8.15	7.90	Monthly
	10,000			7.40	7.70	8.15	8.20	7.95	Quarterly
	10,000			7.50	7.80	8.25	8.30	8.05	Half Yearly
	10,000			7.70	8.00	8.45	8.50	8.25	Yearly/Cum
Swayamsidha Deposit Scheme + DHFL Wealth 2 Health (Exclusive for women)				ROI (%) p.a					Frequency
18 months	20,000		CARE AAA & BWR FAAA	7.55					Monthly
	10,000			7.60					Quarterly
	10,000			7.70					Half Yearly
	10,000			7.90					Yearly
	10,000			7.90					Cumulative
Aashray Deposit Plus Scheme + DHFL Health 2 Wealth				ROI (%) p.a					Frequency
14 months Scheme	20000		CARE AAA & BWR FAAA	7.55					Monthly
	10000			7.60					Quarterly
	10000			7.70					Half Yearly
	10000			7.90					Yearly
	10000			7.90					Cumulative
Aashray Deposit Plus Scheme				ROI (%) p.a					Frequency
13 months - Exclusively for Trust investors	50,000		CARE AAA & BWR FAAA	7.40					Monthly
		7.45						Quarterly	
		7.55						Half Yearly	
		7.75						Yearly	
		7.75						Cumulative	
Aashray Deposit Plus Scheme + DHFL Wealth 2Health				ROI (%) p.a					Frequency
40 months	20,000		CARE AAA & BWR FAAA	8.15					Monthly
	10,000			8.20					Quarterly
	2,000			8.30					Half Yearly
	20,000			8.50					Yearly
	2,000			8.50					Cumulative
Note : DHFL 13 mths : Only for Trusts for Non profitable organisations only									
DHFL 18 mths : Swayamsidha - Only for Female investors									
*Privilege Customers: Senior Citizens above 60 yrs, DHFL Shareholders, DHFL Home Loan/SME Loans/Mortgage Loan Customers, Armed									
Minimum Deposit for Monthly Interest plan is Rs 20,000. For other non-cumulative options, minimum deposit is Rs 10,000									

GOVERNMENT COMPANIES & BONDS											
Name of the Company	Minimum Amount	Senior	Rating	(Interest rate %) (Period in Months)							
Godrej & Boyce Mfg Co Ltd - Only Renewals	25000	0.40%	CRISIL FAA stable				36			Monthly	
(Only for Mumbai Location) - No outstation							7.50			Half yearly	
							8.00				
MUKAND LTD - ONLY SHAREHOLDERS							36			Frequency	
(1 SHARE) - Pan card+Share holding stat-canc chq				-	-	10.50					
Housing & Urban Development Corporation Ltd (Individual & Huf) -- Upto 99Lakhs Only	Int comp annual basis	0.25	TAAA & AA+	12	24	36	48	60	72	84	Frequency
Non Cum-50000	7.05			7.05	7.05	6.80	6.80	6.80	6.80	Quarterly	
Cum-10000	7.10			7.10	7.10	6.85	6.85	6.85	6.85	Half Yearly	
	7.25			7.25	7.25	7.00	7.00	7.00	7.00	Yearly	
	7.25			7.25	7.25	7.00	7.00	7.00	7.00	Cumulative	
Housing & Urban Development Corporation Ltd (Corporate / Trust / firm Upto 99Lakhs Only)	Int comp annual basis		TAAA & AA+	12	24	36	48	60	72	84	Frequency
10000	6.80			6.80	6.80	6.55	6.55	6.55	6.55	Quarterly	
50000	6.85			6.85	6.85	6.60	6.60	6.60	6.60	Half Yearly	
	7.00			7.00	7.00	6.75	6.75	6.75	6.75	Yearly	
	7.00			7.00	7.00	6.75	6.75	6.75	6.75	Cumulative	