

LIST OF FIXED DEPOSIT SCHEMES FOR THE MONTH OF April 2019

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	5000	5000	5000	5000	5000	5000	5000	5000	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									8.59	8.66	8.75	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 17th 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
15 Months	#100000	7.77	#100000		7.82	#100000	7.89	#100000	8.05									
16 to 23 Months	#25000	7.72	#25000		7.77	#25000	7.85	#25000	8.00									
24 to 35 Months		7.88			7.93		8.15											
36 to 47 Months		8.42			8.48		8.75											
48 to 60 Months		8.42			8.48		8.75											
3	CENT BANK HOME FINANCE LIMITED. w.e.f 08th Oct'18 <i>Note: 0.25% p.a. additional interest for Senior Citizens</i>	CRISIL FA	F/R	12 to 15 Months	NA	NA	NA	NA	NA	5,000	5,000	5,000	7.75	NA				
				18 Months									7.75					
				19 to 21 Months									7.75					
				24 to 30 Months									7.75					
				33 to 36 Months									7.75					
				39 to 45 Months									7.75					
				48 to 60 Months									7.75					
61 to 84 Months	7.75																	
4	GRUH FINANCE LTD <i>Note: 0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINI BACHAT YOJANA) w.e.f 18th Oct-18</i>	ICRA MAAA CRISIL FAAA	F/R	12-24	20,000	2,000	2,000	NA	NA	2,000	2,000	2,000	7.75	NA				
				25-60									7.50		7.75	8.00		
				61-120									7.75		8.00	8.25		
5	HDFC LTD - (INDIVIDUALS) <i>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</i>	CRISIL FAAA ICRA MAAA	F/R	12-23	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	7.70	7.75	7.83	7.98	NA
				24-35										7.70	7.75	7.83	7.98	
				36-47										7.70	7.75	7.83	7.98	
				48-59										7.70	7.75	7.83	7.98	
				60										7.70	7.75	7.83	7.98	
	HDFC LTD - (TRUSTS & INSTITUTIONS) <i>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</i>	CRISIL FAAA ICRA MAAA	F/R	12-23	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	7.80	7.85	7.93	8.08	NA
				24-35										7.80	7.85	7.93	8.08	
				36-47										7.80	7.85	7.93	8.08	
				48-59										7.80	7.85	7.93	8.08	
				60										7.80	7.85	7.93	8.08	
	HDFC LTD - Regular Deposits (Individuals & Trusts)-Deposit Size >Rs.2 Cr to <= 10 Cr <i>Note: 0.25% extra interest for Senior Citizen Deposits up to 2 Crore only</i>	CRISIL FAAA ICRA MAAA	F/R	12-23	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	7.95	8.00	8.08	8.24	NA
				24-35										7.95	8.00	8.08	8.24	
36-47				7.95										8.00	8.08	8.24		

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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.	
				48-59		7.95		8.00		8.08		8.24	
				60		7.95		8.00		8.08		8.24	
	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	7.75	20,000	7.80	20,000	7.88	20,000	8.03	NA
			22	7.85		7.90		7.98					
			30	7.80		7.85		7.93					
			44	7.85		7.90		7.98					
	HDFC LTD Premium Deposit - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	15	40,000	7.90	20,000	7.95	20,000	8.03	20,000	8.19	NA
			30	7.90		7.95		8.03					
	HDFC LTD Special Deposit Plan - (Individuals) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33	40,000	7.90	20,000	7.95	20,000	8.03	20,000	8.19	7.90
			66	7.90		7.95		8.03		8.19			
	HDFC LTD Special Deposit Plan - (Trusts) - Deposit Size <=Rs.2 Crores	CRISIL FAAA ICRA MAAA	F/R	33	40,000	7.95	20,000	8.00	20,000	8.08	20,000	8.24	7.90
			66	7.95		8.00		8.08		8.24			
	HDFC LTD Smart Deposits for Corporates - Deposit Size up to Rs 20 Crores	ICRA MAAA	F/R	31-90 Days	500,000	NA	500,000	NA	500,000	NA	500,000	NA	7.00
			91-180 Days	NA		NA		NA		7.25			
			181 Days < 12 Months	NA		NA		NA		7.75			
			12 Months -60 Mths	7.95		8.00		8.08		8.24			
6	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	NA	NA	50,000	7.30	50,000	7.35	10,000	7.50	NA
			24	7.30				7.35		7.50			
			36	7.30				7.35		7.50			
			48	7.05				7.10		7.25			
			60	7.05				7.10		7.25			
	HUDCO - (Company,Firm,Trust ect.) 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	NA	NA	50,000	7.05	50,000	7.10	10,000	7.25	NA
			24	7.05				7.10		7.25			
			36	7.05				7.10		7.25			
			48	6.80				6.85		7.00			
			60	6.80				6.85		7.00			
7	ICICI HOME FINANCE LTD - w.e.f 15th Oct-18 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. 1 Cr, prior approval need to be obtained from company about interest rates.	CARE AAA FD, ICRA MAAA	F/R	12	40,000	7.50	20,000	7.55	NA	7.75	10,000	7.75	NA
			15	7.55		7.60		7.85					
			20	7.60		7.65		7.90					
			30	7.85		7.90		8.20					
			35	7.90		7.95		8.20					
			40	7.90		7.95		8.20					
			60	7.95		8.00		8.25					
8	LIC HOUSING FINANCE LTD (Public Deposits & Corporate Deposits) 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	NA	NA	NA	NA	NA	NA	10,000	8.15	NA
			18	8.15									
			24	8.20									
			36	8.25									
			60	8.30									
9	KERALA TRANSPORT DEVELOPMENT FINE CORP LTD - w.e.f 1st Oct'18 Note: 0.25% extra interest for Senior Citizen 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	NA	NA	10,000	8.50	NA
			24	8.50									
			36	8.50									
			48	8.25									
			60	8.25									
10	MAHINDRA & MAHINDRA FINANCIAL SERV. LTD w.ef from 24th Oct-18 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.	FAAA by CRISIL	F/R	12	NA	NA	50,000	7.90	25,000	7.95	5000 (Micro deposit) / 10000	8.10	8.10
			18	7.90				7.95		8.10			
			24	8.30				8.35		8.50			
			36	8.60				8.65		8.80			

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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.		Cumulative Yield (%) p.a.	
				48				8.60		8.65	(Normal Deposit)	8.80	10.03		
				60				8.60		8.65		8.80	10.49		
11	PNB HOUSING FINANCE LIMITED w.e.f. from 8th Oct-18 <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	25,000	10,000	10,000	8.00	10,000	8.05	10,000	8.10	10,000	8.30	
				24 to 35				8.00		8.05		8.10		8.30	
				36 to 47				8.10		8.15		8.20		8.40	
				48 to 59				8.10		8.15		8.20		8.40	
				60 to 71				8.15		8.20		8.25		8.45	
				72 to 84				8.00		8.05		8.10		8.30	
				120				7.95		8.00		8.05		8.25	
	PNB HOUSING FINANCE LIMITED - SPECIAL DEPOSIT w.e.f. from 8th Oct-18 <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	25,000	10,000	10,000	8.00	10,000	8.05	10,000	8.10	10,000	8.30	
				22				8.05		8.10		8.15		8.35	
				30				8.00		8.05		8.10		8.30	
				44				8.15		8.20		8.25		8.45	
				12				7.95		8.00		8.05		8.25	
				24				8.19		8.25		8.33		8.50	
				36				8.65		8.71		8.81		9.00	
48	8.65	8.71	8.81	9.00											
60	8.88	8.95	9.05	9.25											
12	SHRIRAM TRANSPORT FIN. COMP. LTD UNNATI DEPOSITS - w.e.f 1st Nov '18	ICRA MAA+ CRISIL FAAA	F/R	12	25,000	25,000	25,000	7.95	25,000	8.00	25,000	8.08	25,000	8.25	
				24				8.19		8.25		8.33		8.50	
				36				8.65		8.71		8.81		9.00	
				48				8.65		8.71		8.81		9.00	
				60				8.88		8.95		9.05		9.25	
SHRIRAM TRANSPORT FIN. COMPANY LIMITED UNNATI DEPOSITS FOR SENIOR CITIZEN - w.e.f 1st Nov '18	ICRA MAA+ CRISIL FAAA	F/R	12	25,000	25,000	25,000	8.19	25,000	8.25	25,000	8.33	25,000	8.50		
			24				8.42		8.48		8.57		8.75		
			36				8.88		8.95		9.05		9.25		
			48				8.88		8.95		9.05		9.25		
			60				9.11		9.18		9.28		9.50		
13	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 1st Nov'18	ICRA MAA+	F/R	12	10,000	25,000	25,000	7.95	25,000	8.00	25,000	8.08	25,000	8.25	
				24				8.19		8.25		8.33		8.50	
				36				8.65		8.71		8.81		9.00	
				48				8.65		8.71		8.81		9.00	
				60				8.88		8.95		9.05		9.25	
	SHRIRAM CITY UNION FIN. COMPANY LIMITED - w.e.f 1st Nov'18 FOR SENIOR CITIZEN	ICRA MAA+	F/R	12	10,000	25,000	25,000	8.19	25,000	8.25	25,000	8.33	25,000	8.50	
				24				8.42		8.48		8.57		8.75	
				36				8.88		8.95		9.05		9.25	
				48				8.88		8.95		9.05		9.25	
				60				9.11		9.18		9.28		9.50	
14	SUNDARAM HOME FINANCE LTD (INDIVIDUALS) - w.e.f 19th Oct'18 <i>Note: 0.50% p.a. additional interest for Senior Citizens</i> <i>Note: Corporate Deposits are not accepted</i>	ICRA MAA+	F/R	12	10,000	10,000	10,000	7.70	10,000	7.75	NA	NA	10,000	7.75	
				18				7.70		7.75				7.75	8.13
				24				7.95		8.00				8.00	8.60
				36				7.95		8.00				8.00	8.60
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.															