



**Rate of Interest Structure - Fixed Deposit - (August, 2021)**

Scheme Name	Credit Rating	Investment Period	Monthly		Quarterly		Half Yearly		Yearly		Cumulative ROI
			Amount	ROI	Amount	ROI	Amount	ROI	Amount	ROI	
<b>Damodar Threads Ltd.</b>											
<b>Damodar Threads</b> <i>0.50% additional ROI for sr citizen (50yrs) Employees of group.</i>	CARE BBB-	12M		NA		NA		NA		9.00	9.00
		24M		NA		NA		NA		9.50	9.50
		36M		NA		NA		NA		10.00	10.00
<b>JK Lakshmi Cement Pvt. Ltd.</b>											
<b>JK Lakshmi Cement Pvt. Ltd.</b> <i>Interest payable &amp; compounding on Annually ending, 0.50% additional ROI for Sr citizen Employees, Shareholders, Rs 5 Lacs (Effective from 01-01-2021)</i>	AA- (FD) by CARE	12M		NA		NA		NA		6.75	6.75
		24M		NA		NA		NA		7.25	7.25
		36M		NA		NA		NA		7.35	7.35
<b>JK Tyres &amp; Industries Ltd.</b>											
<b>JK Tyres &amp; Industries Ltd.</b> <i>Interest payable &amp; compounding on Annually ending, 0.50% additional ROI for Sr citizen Employees, RENEWAL ONLY</i>	CARE A- Negative / CARE A2+	12M		NA		NA		NA		6.75	6.75
		24M		NA		NA		NA		7.25	7.25
		36M		NA		NA		NA		7.35	7.35
<b>JK Papers Pvt. Ltd.</b>											
<b>JK Papers Pvt. Ltd.</b> <i>Interest payable &amp; compounding on Annually ending, 0.50% additional ROI for Sr citizen Employees, &amp; Shareholders (Effective from 01-01-2021)</i>	(IND IA-) by IRRPL	12M		NA		NA		NA		6.75	6.75
		24M		NA		NA		NA		7.25	7.25
		36M		NA		NA		NA		7.35	7.35
<b>Kores India Ltd.</b>											
<b>Kores India Ltd.</b> <i>0.25% additional ROI for sr citizen (50yrs). Interest is payable on Qtr. ending basis &amp; Interest will be compounded Qtr.</i>	BBB Stable by CRISIL	12M		NA		NA		NA		9.00	9.00
		24M		NA		NA		NA		9.50	9.50
		36M		NA		NA		NA		10.00	10.00
<b>GODREJ &amp; Boyce mfg</b>											
<b>GODREJ &amp; Boyce mfg</b> <i>Fixed/Renewal - accepted only from employee is available.</i>	FAA(Stable) (CRISIL)	12M		NA		NA		NA		NA	NA
		24M		NA		NA		NA		NA	NA
		36M		25K * 1K		NA		25K * 1K		NA	NA
<b>Pudumjee Paper Products Ltd (Only Mumbai &amp; Pune)</b>											
<b>Pudumjee Paper Products Ltd</b> <i>The Company only accepts Renewals of Deposits. Interest payable on Qtr. from date of realization.</i>	FA- Stable by CRISIL	12M		NA		NA		NA		NA	NA
		24M		NA		25K*5K		NA		25K*5K	NA
		36M		NA		7.25		NA		NA	7.25
<b>Vadilal Industries Ltd.</b>											
<b>Vadilal Industries</b>	NIR	12M		8.00		8.00		8.00		8.00	8.00
		24M		8.50		8.50		8.50		8.50	8.50
		36M		9.00	1.5 lac * 5k	9.00	1.5 lac * 5k	9.00	1.5 lac * 5k	9.00	9.00
<b>Capital Gain Bonds: ( Tax Saving u/s 54EC)</b>											
<b>IRFC</b>	AAA Stable by CRISIL	5 Year	20K *	5.00							
<b>REC</b>	AAA Stable by CRISIL		10K	5.00							
<b>PFC</b>	AAA Stable by CRISIL			5.00							
<b>NHAI</b>	AAA Stable by CRISIL			5.00							
<b>RBI FLOATING RATE BONDS</b>											
<b>HDFC (GOI Floating Rate Bonds)</b>		7 Year	1K * 1K	7.15	UPDATED EVERY SIX MONTHS						* Selected centers i.e. New Delhi, Mumbai, Bangalore, Lucknow
<b>Terms &amp; Conditions:</b> 1. All the above terms are subject to change without any prior notice, it is advisable to confirm ROI before making the payment/investment. 2. You are advised to independently verify the data of Investor Company and their rating from the rating agencies. 3. RBI is not liable for soundness of any Investor company or investments made through it. 4. * used in column of amount is refer to multiple.											

**DISCLAIMER**

The information and opinions contained herein have been compiled or arrived at based on the information obtained in good faith from sources believed to be reliable. Such information has not been independently verified and no guaranty, representation of warranty, express or implied, is made as to its accuracy completeness or correctness.

This document is for information purposes only. This report is based on information that we consider reliable; we do not represent that it is accurate or complete and one should exercise due caution while acting on it. Description of any company(ies) or its/their securities mentioned herein are not complete and this document is not and should not be construed as an offer or solicitation of an offer to buy or sell any securities or other financial instruments. Past performance is not a guide for future performance, future returns are not guaranteed and a loss of original capital may occur. All opinions, projections and estimates constitute the judgment of the author as on the date of the report and these, plus any other information contained in the report, are subject to change without notice. Prices and availability of financial instruments are also subject to change without notice. This report is intended for distribution to institutional investors.

This report is not directed to or intended for display, downloading, printing, reproducing or for distribution to or use by, any person or entity that is a citizen or resident or located in any locality, state, country or other jurisdiction where such distribution, publication, reproduction, availability or use would be contrary to law or regulation or what would subject to SSSIL or its affiliates to any registration or licensing requirement within such jurisdiction. If this report is inadvertently sent or has reached any individual in such country, especially USA, the same may be ignored and brought to the attention of the sender. Neither this document nor any copy of it may be taken or transmitted into the United States (to U.S. persons), Canada, or Japan or distributed, directly or indirectly, in the United States or Canada or distributed or redistributed in Japan or to any resident thereof. Any unauthorized use, duplication, redistribution or disclosure of this report including, but not limited to, redistribution by electronic mail, posting of the report on a website or page, and/or providing to a third party a link, is prohibited by law and will result in prosecution. The information contained in the report is intended solely for the recipient and may not be further distributed by the recipient to any third party.

SSSIL generally prohibits its analysts, persons reporting to analysts, and members of their households from maintaining a financial interest in the securities or derivatives of any companies that the analysts cover. Additionally, SSSIL generally prohibits its analysts and persons reporting to analysts from serving as an officer, director, or advisory board member of any companies that they cover. Our salespeople, traders, and other professionals or affiliates may provide oral or written market commentary or trading strategies to our clients that reflect opinions that are contrary to the opinions expressed herein. Our proprietary trading and investing businesses may make investment decisions that are inconsistent with the recommendations expressed herein. The views expressed in this research report reflect the personal views of the analyst(s) about the subject securities or issues and no part of the compensation of the research analyst(s) was, is, or will be directly or indirectly related to the specific recommendations and views expressed by research analyst(s) in this report. The compensation of the analyst who prepared this document is determined exclusively by SSSIL; however, compensation may relate to the revenues of the Systematix Group as a whole, of which investment banking, sales and trading are a part. Research analysts and sales persons of SSSIL may provide important inputs to its affiliated company(ies).

Foreign currencies denominated securities, wherever mentioned, are subject to exchange rate fluctuations which could have an adverse effect on their value or price or the income derived from them. In addition, investors in securities such as ADRs, the values of which are influenced by foreign currencies, effectively assume currency risk. SSSIL, its directors, analysts or employees do not take any responsibility, financial or otherwise, of the losses or the damages sustained due to the investments made or any action taken on the basis of this report including but not restricted to fluctuation in the prices of shares and bonds, changes in the currency rates, diminution in the NAVs, reduction in the dividend or income, etc.

SSSIL and its affiliates, officers, directors, and employees subject to the information given in the disclosures may: (a) from time to time, have long or short positions in, and buy or sell, the securities thereof, of company (ies) mentioned herein or (b) be engaged in any other transaction involving such securities and earn brokerage or other compensation (financial interest) or act as a market maker in the financial instruments of the company (ies) discussed herein or act as advisor or lender / borrower to such company (ies) or have other potential material conflict of interest with respect to any recommendation and related information and opinions. The views expressed are those of the analyst and the company may or may not subscribe to the views expressed therein.

SSSIL, its affiliates and any third party involved in, or related to, computing or compiling the information hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of this information. Without limiting any of the foregoing, in no event shall SSSIL, any of its affiliates or any third party involved in, or related to, computing or compiling the information have any liability for any damages of any kind. The company accepts no liability whatsoever for the actions of third parties. The report may provide the addresses of, or contain hyperlinks to, websites. Except to the extent to which the report refers to website material of the company, the company has not reviewed the linked site. Accessing such website or following such link through the report or the website of the company shall be at your own risk and the company shall have no liability arising out of, or in connection with, any such referenced website.

SSSIL will not be liable for any delay or any other interruption which may occur in presenting the data due to any technical glitch to present the data. In no event shall SSSIL be liable for any damages, including without limitation, direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the data presented by SSSIL through this presentation.

**SSSIL or any of its other group companies or associates will not be responsible for any decisions taken on the basis of this report. Investors are advised to consult their investment and tax consultants before taking any investment decisions based on this report.**

**Systematix Shares and Stocks (India) Limited:**

**Registered and Corporate address:** The Capital, A-wing, No. 603 – 606, 6th Floor, Plot No. C-70, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051

CIN - U65993MH1995PLC268414 | BSE SEBI Reg. No.: INZ000171134 (Member Code: 182) | NSE SEBI Reg. No.: INZ000171134 (Member Code: 11327) | MCX SEBI Reg. No.: INZ000171134 (Member Code: 56625) | NCDEX SEBI Reg. No.: INZ000171134 (Member Code: 1281) | Depository Participant SEBI Reg. No.: IN-DP-480-2020 (DP Id: 34600) | PMS SEBI Reg. No.: INP000002692 | Research Analyst SEBI Reg. No.: INH200000840 | Investment Advisor SEBI Reg. No. INA000010414 | AMFI : ARN - 64917